



# ***STIC Search Report***

**EIC 3600**

**STIC Database Tracking Number: 153752**

**TO: Kelly Campen  
Location: Knox 5D34  
Art Unit : 3624  
Thursday, May 19, 2005**

**Case Serial Number: 09/777473**

**From: Sylvia Keys  
Location: EIC 3600  
Knox 4B68  
Phone: 571.272.3534**

**[sylvia.keys@uspto.gov](mailto:sylvia.keys@uspto.gov)**

## **Search Notes**

Dear Examiner Campen,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

(7)

153162

## Business Methods Cases

Search mandatory files for 705 cases  
and cases cross referenced in 705.

## SEARCH REQUEST FORM

Scientific and Technical Information Center

705/ 40

Examiner# : 73843, K. S. Campen

Art Unit : 3624

Phone Number: 26740

Date: 5-17-05

Serial Number: 09/777473

MailBox & Bldg/Room Location: k5d34

5D34

Results Format Preferred (circle): Paper, Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.

Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Please see attached sheets

Inventors (please provide full names): Ervin F. Johnston

Earliest Priority Filing Date: 2/11/2000

Some suggested search terms:

An automated bill paying system having an access site for receiving, processing and transmitting transaction data, approval data and bank data wherein the transaction data contains at least one transaction and amount due on the transaction between a debtor and a creditor, the bank data contains a debtor's bank balance of a debtor's bank account of the debtor and the approval data contains an approved dollar amount approved by the debtor to debit the debtor's bank account and credit the amount due in said transaction data comprising:

the access site including:

means for transmitting the transaction data to the debtor as a line item on a video screen wherein the line item displays identification of the transaction and the amount due thereon; and  
means for receiving the approved dollar amount from the debtor, debiting the debtor's bank account by the approved dollar amount and crediting the amount due in the transaction data by the approved dollar amount.

here's the abstract...

A creditor has provision for sending transaction data including amount due data to a debtor's E-Mail address. A computer at the debtor's site receives the transaction data with the amount due data and displays an amount due in a line item on an electronic

video screen for approval by the debtor. The computer is responsive to an act by the debtor which indicates approval by the debtor of the amount due and sends approval data of the amount due to a bank's E-MZI address where the debtor has a bank account for paying bills. At the bank site the bank has a computer for receiving the approval data of the amount due and debits the bank account by the amount due and sends



# STIC Search Results Feedback Form

**EIC 3600**

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader  
571.272.3496 Knox suite 4B68

## Voluntary Results Feedback Form

➤ I am an examiner in Workgroup:  Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

**Comments:**

Drop off or send completed forms to EIC3600 Knox suite 4B68



File 344:Chinese Patents Abs Aug 1985-2005/May  
          (c) 2005 European Patent Office  
 File 347:JAPIO Nov 1976-2005/Jan(Updated 050506)  
          (c) 2005 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2005/UD,UM &UP=200531  
          (c) 2005 Thomson Derwent  
 File 348:EUROPEAN PATENTS 1978-2005/May W02  
          (c) 2005 European Patent Office  
 File 349:PCT FULLTEXT 1979-2005/UB=20050512,UT=20050505  
          (c) 2005 WIPO/Univentio  
 File 331:Derwent WPI First View UD=200531  
          (c) 2005 Thomson Derwent  
 File 371:French Patents 1961-2002/BOPI 200209  
          (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	3899	(BILL OR BILLS OR INVOIC?) (3N) (PAY OR PAYS OR PAYING OR PAYMENT?)
S2	730	S1(5N) (AUTOMAT? OR COMPUTERI? OR ELECTRONIC?)
S3	602	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (APPROVAL? OR AUTHORIZ? OR AUTHORIZ?)
S4	26331	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (RECEIV? OR SEND OR SENDS OR SENDING OR TRANSMIT? OR TRANSMISS?)
S5	53	AU=(JOHNSTON, E? OR JOHNSTON E?)
S6	1	S2(5N)S3
S7	23	S2 AND S3
S8	23	S7 AND IC=G06F
S9	1	S5 AND S1

8/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01162233 \*\*Image available\*\*

**SINGLE SOURCE MONEY MANAGEMENT SYSTEM**  
**SYSTEME DE GESTION D'ARGENT D'UNE SEULE SOURCE**

Patent Applicant/Assignee:

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OR 97035, US, US (Residence), US (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

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US (Residence), US (Nationality), (Designated only for: US)

BROWN Nicholas Anthony Lindsay, 2 Smeaton Grove, Inveresk, Musselburgh,  
Midlothian, Scotland, EH21 7TW, GB, GB (Residence), GB (Nationality),  
(Designated only for: US)

BOARDMAN Maurice John, 5160 SE 27th Street, Gresham, OR 97080, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

OSTER Karen Dana (agent), Law Office of Karen Dana Oster, PMB 1020, 15450  
SW Boones Ferry Road#9, Lake Oswego, OR 97035, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200484047 A2 20040930 (WO 0484047)

Application: WO 2004US8581 20040319 (PCT/WO US04008581)

Priority Application: US 2003456138 20030319; US 2003700720 20031103

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23229

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... security risks. New financial models began to be developed.

Some financial institutions began to offer **electronic bill pay**  
services in which the financial institutions **pay** clients' **bills** using  
**electronic** fund transfers. Third party **bill pay** services (e.g.

CheckFree) also began to offer programs, for a fee, in which payments  
were authorized online. Some of the authorized payments were paid through  
**electronic** fund transfers by the **bill pay** services. For payees that  
were not set up to receive **payments electronically**, the **bill pay**  
service would write a check and mail it through the postal service.  
Legitimate bill pay...

...the use of credit cards online because of known security risks. Some financial institutions offer **electronic bill pay** services in which the financial institutions **pay** clients' **bills** using **electronic** fund transfers. Third party **bill pay** services (e.g.

CheckFree) offer programs, for a fee, in which payments were authorized online...

...of a traditional check.

Some of the payments are grouped together and paid together by **paying** a credit card **bill**.

Some of the **payments** are **automatically** deducted from the individual's checking account.

Some of the payments must be authorized online...

...management system of the present invention.

FIG. 16 is an exemplary screen image of an **authorization email** for variable bill processing.

FIG. 17 is an exemplary screen image of an authorization page...

...the single source money management system is an add-on to the financial institution's **electronic bill pay** services. The appropriate funds are

Page 13

calculated and held in the money management account...collected/used. Assuming that sufficient funds are available from the customer 120 to cover anticipated **bills**, future monthly **payment** processes would be **automated** for as long as he is employed.

It should be noted that after the initial...

...systems to obtain a completely unique system that has never been implemented before. For example, **automatic** payroll deposit, **electronic bill pay** services, and money management software all exist, but have never been combined. By integrating these...

...account 110 may include, for example, interest payments, dividends, collected rents, member draws, **automatic bill payments** (e.g. from this invention), insurance payments, welfare checks, social security payments, other government payments...or to cancel the loan application 166, The financial institution 122 may then initiate an **automated** repayment plan in the **bill pay** system 118, with repayments being made from the money management account. The customer 120 may...

...preferred embodiment, the customer 120 may be prompted to select optional payment instructions such as **email** notification, online **authorization**, **automatic payment** of **bill** amount, **automatic payment** of minimum due (e.g. on credit cards), **automatic payment** of **bill** up to specified amount. A combination of the optional payment instructions may also be available. For example, the customer 120 may select automatic payment up to specified amount, with **email** notification and online 0 **authorization** if the bill is above that amount. The registration steps may be repeated 174 for...

...amounts for this payee 178. In one embodiment, the financial institution 122 would send an **authorization email** (FIG. 16) to each customer 120

with details of the bill and a link to...

...his money management account 1 1 0 without authorization. In this pre-approved embodiment, an **authorization email** would only be sent to the customer 120 if an individual bill and/or a...

...payment request to the financial institution 1 5 122. The financial institution web service adds **automatic payment** to its **bill pay** database and sends a confirmation response to the secure internet shopping hub 148. The secure...

#### Claim

... money management account;

(b) depositing money to said money management account directly from payroll using **automatic** deposit;

(c) **paying** recurring **bills** on a user determined schedule directly from said

money management account; and

(d) depositing excess...

...electronic transfer.

19 The single source money management system of claim 2, said step of **paying bills** may be done **electronically**.

20 A single source money management system, comprising:

(a) at least one customer seeking to...

...amount.

24 The single source money management system of claim 20, said at least one **bill pay** system for **paying bills automatically**.

25 The single source money management system of claim 20, said at least one bill...

8/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01103641 \*\*Image available\*\*

#### **ELECTRONIC BANKING SYSTEM**

#### **SYSTEME DE BANQUE ELECTRONIQUE**

Patent Applicant/Assignee:

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ARAMCO SERVICES COMPANY, 9009 West Loop South, Houston, TX 77096, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

SPATH Thomas E (agent), Abelman, Frayne & Schwab, 150 East 42nd Street, New York, NY 10017-5612, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200425430 A2-A3 20040325 (WO 0425430)

Application: WO 2003US29551 20030916 (PCT/WO US03029551)

Priority Application: US 2002411330 20020916

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD  
SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9614

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... with the principles of the present invention. In initiating payment, the core transaction component 12 **automatically** selects transactions (e.g., vendor **invoices** and employee **payments**) for payment through execution of a payment program (i.e., transactions F1 I 0 and...

...using a SAP® RFC call to the core transaction component 12. In step 102, an **email** message is sent to the **authorized** users of the core transaction component 12 to manually release the transaction document via conventionally...

Claim

... the [DOC status to a code indicative of an error while posting payments; sending an **e - mail** notification to an **authorized** officer of customer for release of the payment via prior conventionally established telex or facsimile transmission; responding to the **e - mail**, the **authorized** officer releases or provides the monetary transaction documents via telex or facsimile to the bank...

...a Data Error.

13 The method of Claim 12, further including the steps of sending an **e - mail** notification to an **authorized** officer of customer indicating the reason for rejection of the monetary transaction; determining by action...

...and

sending, in response to a rejection not being due to a Data Error, an **e - mail** notification to an **authorized** officer of customer to indicate reasons monetary transaction was rejected by bank.

18 The method...

...in response to a No answer in the immediately previous determining step; and  
sending an **e - mail** notification to an **authorized** officer of customer and  
customer's technical personnel, in response to a Yes answer in...

8/3,K/3 (Item 3 from file: 349)

Sylvia Keys

19-May-05 02:57 PM



DIALOG(R)File 349:PCT FULLTEXT  
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01039484 \*\*Image available\*\*

**MULTIPARTY TRANSACTION SYSTEM**  
**SYSTEME DE TRANSACTIONS A PARTIES MULTIPLES**

Patent Applicant/Assignee:

FIRMVIEW, 305 Madison Avenue, Suite 449, New York, NY 10165, US, US  
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Legal Representative:

CATAN Mark (et al) (agent), Proskauer Rose, LLP, 1233 20 St NW, Suite  
800, Washington, DC 20036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200369441 A2-A3 20030821 (WO 0369441)

Application: WO 2003US4196 20030211 (PCT/WO US0304196)

Priority Application: US 2002355906 20020211; US 2002376308 20020429; US  
2002412255 20020920

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 40541

Main International Patent Class: **G06F-017/16**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... as handling the XML file inputs 100, feeding back to  
participating broker systems 185 an **electronic** record of  
their outsourced **invoice** and **payment** activity 110. This  
communication with the broker environment 190 actually  
comprises multiple steps during the...a periodic basis (i.e., daily,  
weekly, bi-weekly, monthly, etc.) via phone, fax or **email**  
to get **approval** for each invoice. Some managers request  
that copies of the invoices paid are included each...clout with vendors  
is increased. The NBSI may work with  
vendors to seek the most **automated** and efficient **payment**  
methodology.

**Automated Invoice Filing 185**

Invoice is **automatically** filed online within the  
system with all relevant details as well as graphical  
image. The...or 3)

Present Practice NBSI Practice

monthly, etc.) via phone, fax automatically approve all  
or **email** to get **approval** for invoices to this account if the

each invoice. Some managers amount is equal to...if it is not exceeded.

The accelerated approval process 1150 may provide various mechanisms from **automatic** approval for **payment** of an **invoice** to a different display format for an invoice or filtering for review by different entities...

Claim

... command to pay invoices corresponding to said invoice data and generating a payment command to **automatically pay** said **invoice** responsively thereto.

4 A computer implemented process as defined in claim 1, wherein said...command to pay invoices corresponding to said invoice data and generating a payment command to **automatically pay** said **invoice** responsively thereto.

33 A computer implemented process as defined in claim 30, wherein said steps...command to pay invoices corresponding to said

invoice data and generating a payment command to **automatically pay** said **invoice** responsively ...data.

158. A computer implemented process as defined in claim 157, said steps further comprising **automatically** generating commands to **pay invoices** responsively to said responsibility division data.

159. A computer implemented process as defined in claim

8/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00963611 \*\*Image available\*\*

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

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, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US, US (Residence), US (Nationality), (Designated only for: US)

KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US (Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US (Residence), US (Nationality), (Designated only for: US)

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KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite

1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200297700 A2 20021205 (WO 0297700)  
Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
Priority Application: US 2000694050 20001020  
Parent Application/Grant:  
Related by Continuation to: US 2000694050 20001020 (CIP)  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 237932

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... customer  
satisfaction, and financial accounting for the transaction  
including generating invoices and processing them for **payment** .

While a significant portion ...was required to a designated entry point  
in the system in  
order for a person **authorized** to be on the system to work with  
it. As the nature of the insurance...portal may be configured to  
communicate  
the user's order to the competitive provider via **email** , phone,  
or even through a connection directly to an integrated  
computer system having the same...CL <

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0...that is what we used to get this going.

The ARMS system will now enable **electronic invoices , payments** and remittances (processed here) to be sent/received for non-ARMS Rental Management Trading Partners...previously active that day have processed a shutdown request.

The ARMS system will now enable **electronic invoices , payments** and remittances (processed here) to be sent/received for non-ARMS Rental Management Trading Partners ...this program as proprietary EDI Transaction Set group types.

The ARMS system will now enable **electronic invoices , payments** and remittances (processed here) to be sent/received for non-ARMS Rental Management Trading Partners...send its data queue entry to PU queue.

The ARMS system will now enable **electronic invoices , payments** and remittances (processed here) to be sent/received for non-ARMS Rental Management Trading Partners...RC is converted to a CN before being sent.

The ARMS system will now enable **electronic invoices , payments** and remittances (processed here) to be sent/received for non-ARMS Rental Management Trading Partners...Insurance pays underage driver indication flag

Output 1 alpha Trading Partner has capability to receive

**Electronic** Billing indication flag

@Piles: (CRUD)

ARMSPRI (-R--)

ARMSPR6 (-@R--)

@Improvement Opportunity.

This program and AM202OVI...AMAPP) records.

IF the any COMD01 or SURD01 record formats were found, execute the Update **Electronic** Messages program (ECMSGVI) with 3 input parameters, the APPD01 record format is Reservation the **electronic** messages to ECARS message database.

IF while attempting to retrieve any existing records that are...comment templates into an external ARMS Table File that contains the preformatted callback detail note **automated** comments.

5.) Prior to opening the user-controlled open files that are used to READ ...file (AMAPP) records.

IF there are no deferred transactions while processing, then execute the Update **Electronic** Messages program (ECMSGVI) with 3 input parameters, the APPD01 record format's Reservation ID (6...

8/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00937180 \*\*Image available\*\*

WEB BASED SYSTEM AND METHOD FOR MANAGING BUSINESS TO BUSINESS ONLINE TRANSACTIONS

SYSTEME ET PROCEDE BASES SUR LE WEB POUR GERER DES TRANSACTIONS EN LIGNE ENTRE ENTREPRISES

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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CAMPBELL Julia, 1600 Mozart Drive, Westlake, OH 44145, US,  
TALWAR Keshav, 1 Bryan Meadow Path, Northport, NY 11768, US,  
ZIRKEL George S, 1616 August Road, North Babylon, NY 11703, US,

Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One  
Metropolitan Square, St.Louis, MO 63102-2740, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200271299 A1 20020912 (WO 0271299)  
Application: WO 2001US28884 20010917 (PCT/WO US0128884)  
Priority Application: US 2001795958 20010228

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13461

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Ownership of the domain name, and the Confirmation of Employment of  
technical contact or other **authorized** individuals via **email** .

The systems and processes facilitate, for example, electronic  
1 5 submission of information using a...of an account to represent the  
transfer or  
removal of funds from the account.

DIRECT PAYMENT (see also AUTOMATED BILL PAYMENT )

1 5 A method of collection used in the ACH Network for certain claims,  
generally...

8/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

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19-May-05 02:57 PM

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Publication Language: English

Filing Language: English

Fulltext Word Count: 243912

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of business between the two organizations. More particularly,  
this field relates to an Internet enabled **automatic** rental  
vehicle transaction system to facilitate the conduct of rental  
vehicle transactions between two multilevel...portal may be configured to  
communicate

the user's order to the competitive provider via **email** , phone,  
or even through a connection directly to an integrated  
computer system having the same...or some  
combination thereof. A first modality would be for the  
service provider to have **automatic** extension authority, upon.

communication to the customer, within certain pre-determined  
limits. For example, an...4

-Office

me

Vthdr I -Description

A/ - ID

.-C'O source Cust#

.Z=-: WOv Dixect **Bill** (Y or N) Credit Card Cash/Check

-, -,or-,Xame 1COWANY\*\*)

Auth Until Max Amt

'Date...that is what we used to get this going.

The ARMS system will now enable **electronic invoices , payments** and nittances (processed here) to be sent/received for non-ARMS Rental Management ading Partners...viously active that day have processed a shutdown request.

The ARMS system will now enable **electronic invoices , payments** and tittances (processed here) to be sent/received for non-ARMS Rental Management Lding Partners...this program as proprietary EDI LnBaction Set group types.

The ARMS system will now enable **electronic invoices , payments** and ittances (processed here) to be sent/received for non-ARMS Rental Manag ent .u...its data queue entry to the output data,ue.

The ARMS system will now enable **electronic invoices , payments** and Littances (processed here) to be sent/received f or non-ARMS Rental Management Aing...RC is converted to a CN before being sent.

The ARMS system will now enable **electronic invoices , , payments** and nittances (processed here) to be sent/received for non-ARMS R6rital Management iding Partners...ubroutine specifically to validate the date values for the following record formi late value fields.

**Authorization** Detail's (AUTD01) Authorization Expiration Date, Date 3irth and Pickup Date Renter Detail's (RNTD02...

8/3,K/7 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00903170 \*\*Image available\*\*

**INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION  
PROCEDE INTEGRE DE PLANIFICATION DE VIE ET SYSTEMES ET PRODUITS POUR SON  
APPLICATION**

Patent Applicant/Inventor:

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(Nationality)

Legal Representative:

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Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237235 A2-A3 20020510 (WO 0237235)

Application: WO 2001US50749 20011019 (PCT/WO US0150749)

Priority Application: US 2000242283 20001020

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 21327

Main International Patent Class: **G06F-017/60**

Fulltext Availability:  
Detailed Description

#### Detailed Description

... or more fields optionally being automatically updatable via access to linked databases. Thus, for example **automated** accounting and **bill paying** can be performed with a bank account balance field value being reduced for payments and...basis would result in the client and/or the client's designee receiving a notice. **Automated bill paying** is another optional feature, which may be particularly useful for extended vacations and in long...client and vendor's credit  
28  
cards will be automatically processed, and after credit card, **authorization** has been received an **email** notification will be sent to the client or vendor.

Vendors will be required to pay...

**8/3,K/8 (Item 8 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT  
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00879194 \*\*Image available\*\*

#### PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM

#### SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE PERSONNE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200213455 A1 20020214 (WO 0213455)

Application: WO 2001US41587 20010806 (PCT/WO US0141587)

Priority Application: US 2000223076 20000804

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 49174

Sylvia Keys

19-May-05 02:57 PM



International Patent Class: G06F-017/30 ...

... G06F-017/60

Fulltext Availability:  
Detailed Description

Detailed Description

... occurs when the account holder 1402 initially attempts to login to or otherwise access the **automated** call center of the **bill payment** service 1412. Transaction confirmation occurs in this business application when, for example, the account holder...

...holder 1402 uses the cell phone 1450 to establish a wireless phone call to the **automated** call center of the **bill payment** service 1412 or, after such connection has already been established, when the account holder 1402...scheduled payment date. On the scheduled payment date, if the funds are available, then the **bill payment** services 1412 mails or **electronically** transfers the funds to the designated payee and updates the account records accordingly. If the...the example of Fig. 38, the employee-specific information 3942 includes, for example, the name, **email** address, department, supervisor name, **authorized** project(s) names, building location, room location, computer serial number, and the like. The list...

8/3,K/9 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00853301

**A METHOD FOR COLLECTION OF AMOUNTS OVERDUE AND DUE BY PAYDAY-TO-PAYDAY DRAFTS**

**PROCEDE PERMETTANT LA COLLECTE DE MONTANTS EN RETARD ET DUS PAR PRELEVEMENT AUX JOURS DE PAIE**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200184904 A2 20011115 (WO 0184904)  
Application: WO 2001US13975 20010430 (PCT/WO US0113975)  
Priority Application: US 2000202713 20000508

Designated States:

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prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 9127

Main International Patent Class: G06F-017/60

Fulltext Availability:  
Detailed Description

Detailed Description

... obligations such as wage garnishments and child support payments.

Additionally, the prior art provides several **electronic bill payment** systems. For example, M. Anderson, System and method for **paying bills electronically**, U.S.

Patent No. 5,283,829 (February 1, 1994) describe a telephone-based **electronic bill payment** system in which pre-authorized subscribers dial up a payment approval apparatus and enter pre...

...an electronic funds transfer to the biller's account is initiated.

R. Kolling, W. Powar, **Electronic bill pay** system, U.S. Patent No. 5,920,847 (July 6, 1999) describe a bill pay...telephonic communication is used to enroll the customer in the ACH program and secure the **authorization** for the debits. However, **e - mail**, voicemail, the spoken word, and any other paperless mode of communication would also be suitable...

8/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00826111 \*\*Image available\*\*

**AN ON-LINE MANAGEMENT SYSTEM AND METHOD FOR PROVIDING PRODUCTS AND SERVICES, PARTICULARLY EMPLOYMENT STAFFING SERVICES**  
**SYSTEME ET PROCEDE DE GESTION EN LIGNE PERMETTANT DE FOURNIR DES PRODUITS ET DES SERVICES, ET NOTAMMENT DES SERVICES DE RECRUTEMENT ET DE DOTATION EN PERSONNEL**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159650 A1 20010816 (WO 0159650)

Application: WO 2000US33745 20001213 (PCT/WO US0033745)

Priority Application: US 2000503035 20000211

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16684

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... data storage means, such as transactional data storage means for  
storing data corresponding to the **approval e - mails** .

In accordance with various other embodiments of the invention, the system  
employs an invoice process...may also communicate with a bank or  
financial institution 40 in order to facilitate the **electronic** transfer  
of funds in **payment** of an **invoice** . In addition, invoice process  
module 74 may also be configured to employ data from passthru...

Claim

... storage means (88) data corresponding to said order further comprises  
storing data corresponding to said **approval e - mails** .

47 An on-line, web-based workflow and messaging system (I 00) for  
managing an...

8/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00807441 \*\*Image available\*\*

**SERVER-BASED BILLING AND PAYMENT SYSTEM**

**SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141020 A1 20010607 (WO 0141020)

Application: WO 2000US32729 20001201 (PCT/WO US0032729)

Priority Application: US 99168940 19991203; US 2000527560 20000316; US  
2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US  
2000526793 20000316; US 2000527209 20000316

Designated States:

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CA CN MX SG

Sylvia Keys

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12933

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Claims

#### Claim

... between buyer and seller.

To alleviate some of the above-mentioned drawbacks of paper-based bill presentment and payment, several electronic solutions have been proposed. In U.S. 1 5 Patent No. 5,699,528 issued...

...832,460 issued to Bednar et al. This patent discloses a system for creating, presenting, paying and reconciling bills electronically. The system includes an electronic bill presenter which receives bill data from billers and forwards this data to one or...

...payers. The bill payer can view

2

I the electronic bill data, and create an electronic bill payment instruction, that is sent to the bill presenter. The bill presenter forwards the payment instruction...

...and payee banks interconnected by a computer network. In this system, a payor bank receives electronic bills specifying payment requests from one or more payors having an account at the payor bank. The I...to permit complex bill presentment and payment between suppliers and customers. Moreover, in the aforementioned electronic bill presentment and payment systems, feedback to a particular biller regarding an adjudicated invoice is not provided. Thus, accounts...

...is an overall object of the present invention to provide an integrated platform for electronic bill presentment and payment and to establish a I I community of billers and payors so that trusted partners can automate the process of bill presentment, invoice adjudication, and payment authorization. It is another object of the present invention to provide an integrated electronic bill presentment and payment system and methodology which includes built-in relationships 1 5 defined between billers (e.g...

...1 8 It is yet another object of the present invention to provide an integrated electronic bill presentment and payment system and methodology in which billers define dispute rules and adjudication options on a global...

...and customers. It is still another object of the present invention to provide an integrated electronic bill presentment and payment system and methodology which permits billers and payors to define robust payment options including credit...

...debit transactions. It is yet another object of the present invention to provide an integrated electronic bill presentment and payment system and methodology in which payors can define access

5

I rights and responsibilities to...

...audit trail purposes. A further object of the present invention is to provide an integrated electronic bill presentment and payment system and methodology in which payors are given a plurality of invoice

payment options, and...wherein:

#### BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a block diagram representation of the **electronic bill** presentment and

**payment** system of the present invention;

Figure 2 is a more detailed block diagram representation of...be understood at the outset that payors 14 and billers 16 each subscribe to the **electronic bill** presentment and **payment** system 10 of the present invention. To do so, billers and payors each...an invoice, who can adjudicate and 21 invoice, and who can authorize and make **payment** on an **invoice**. Access control also preferably **automatically** forwards an invoice along the payor's define chain of individuals, using password-protected mailboxes...data 444 is displayed showing the details of both amount, 15 discount and amount **authorized**. The payor can **email** the biller 438, to indicate an 16 adjudicated invoice, or to inform the biller...are also possible. For example, the present invention may be 7 part of a larger **computerized bill** presentment and **payment** system comprising multi8 database or multi-computer systems or "warehouses" wherein other data types, 9...

8/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

#### TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

#### PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET PROCÉDÉ ASSOCIÉ

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60

Fulltext Availability:

## Detailed Description

### Detailed Description

... relying on postal mailed payments;

1 6

Figure 143 is a block diagram of a **bill pay** system where billers initiate **automatic** debits from consumers' bank accounts; and

Figure 144 is a flow chart illustrating an open...Where restrictions on access are necessary or desirable, it is customary to

48

assign each **authorized** user an identification (ID) number or a password, or both, which must be used to...range of agreements and requirements, including use limitations, into an "extended" agreement comprising an overall **electronic** business model. This extended agreement is represented by electronic content control information that can automatically...

8/3,K/13 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

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AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: G06F-017/60

Fulltext Availability:

## Detailed Description

### Detailed Description

... bureau which has the consumers as customers;  
Figure 143 is a block diagram of a **bill pay** system where billers initiate **automatic** debits from consumers' bank accounts; and  
Figure 144 is a flow chart illustrating an open...solution template consists of a suite of best of breed third party software products that **automate** problem diagnosis, notification, custom-developed reporting, and IP services  
52  
solution vision.

Web-Based SLA...

8/3,K/14 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... bureau which has the consumers as customers;

Figure 143 is a block diagram of a **bill pay** system where billers initiate **automatic** debits from consumers' bank accounts; and

1 6

Figure 144 is a flow chart illustrating... is an audio menu system in which a customer makes selections in response to an **automated** menu via her telephone key pad. Such a system includes a NARS switch on which...

8/3,K/15 (Item 15 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00785999

**A MERCHANDISING SYSTEM UTILIZING AN INTERMITTENT NETWORK CONNECTION  
SYSTEME COMMERCIAL UTILISANT UNE CONNEXION DE RESEAU INTERMITTENTE**

Patent Applicant/Assignee:

DATAFORCE INC, P.O. Box 155, Louisville, CO 80027-0155, US, US  
(Residence), US (Nationality)

Inventor(s):

BREMERS Robert C, 246 West Walnut Street, Louisville, CO 80027, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118727 A2 20010315 (WO 0118727)

Application: WO 2000US24744 20000911 (PCT/WO US0024744)

Priority Application: US 99153410 19990910; US 2000189755 20000316; US  
2000658286 20000908

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU  
CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM DZ  
EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID IL  
IN IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS LT LU LV MA MD MG  
MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14942

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... companies have used Electronic Data Interchange (EDI) technology to communicate data, such as purchase orders, **invoices**, and **electronic payments**, via a communication network with other companies. Because EDI relies on contractually established procedures and... and an e-mail subsystem 226 causes the order 226 to be included in an **e-mail** message addressed to an **authorized** entity that has an account in the business application 200.



It should be understood that...

8/3,K/16 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784125

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PIECEMEAL RETRIEVAL IN AN  
INFORMATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA RECHERCHE  
FRAGMENTAIRE DANS UN ENVIRONNEMENT DE MODELES DE SERVICES  
D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116705 A2-A3 20010308 (WO 0116705)

Application: WO 2000US24085 20000831 (PCT/WO US0024085)

Priority Application: US 99386433 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150355

Main International Patent Class: G06F-009/44

Fulltext Availability:

Detailed Description

Detailed Description

... encrypt e-mail messages and/or attachments.

S-MIME - a secure version of the MIME e - mail standard.

Authorization 1554

When a user requests access to network resources, the Authorization  
service detennines if the...

8/3,K/17 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A

Sylvia Keys

19-May-05 02:57 PM

TRANSACTION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE  
REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150733

Main International Patent Class: 1G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

.... encrypt e-mail messages and/or attachments.

S-MIME - a secure version of the MIME e - mail standard.

Authorization 1554

When a user requests access to network resources, the Authorization  
service deten-nines if...

8/3,K/18 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00767676 \*\*Image available\*\*

AN INTERNET E-COMMERCE SYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE PAR L'INTERNET

Patent Applicant/Assignee:

INDUSTRY WIDE NETWORKS PTY LTD, Level 1, 115 Clarence Street, Sydney, NSW  
2000, AU, AU (Residence), AU (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

HILSON Daniel Andrew, Unit 1, 87 Macpearson Street, Waverley, NSW 2024,  
AU, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

FREEHILLS CARTER SMITH & BEADLE, MLC Centre, Martin Place, Sydney, NSW  
2000, AU

Sylvia Keys

19-May-05 02:57 PM

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101300 A1 20010104 (WO 0101300)  
Application: WO 2000AU730 20000628 (PCT/WO AU0000730)  
Priority Application: AU 991235 19990628

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17807

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of products etc)

3. Content based information (such as audio and video streaming etc)
4. Bill presentment and payment
5. Electronic ticketing
- 5 6. OLAP and other reporting
7. Service provisioning and management (ie activation of...web client, the authorization will most likely be false, to allow the merchant to manually authorize the purchase via email /messaging.

```
<Purchase id="acs233d23dacad" authorize ="true">
<request type="purchase">
AUTHENTICATION
<authentication type="iwnuser">
<id type="email">bottlefast@telstra.com</id...
```

8/3,K/19 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00738054 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN ELECTRONIC COMMERCE  
INTERFACE TO THE GOVERNMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE OFFRANT UNE INTERFACE COMMERCIALE  
ELECTRONIQUE AVEC L'ETAT

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOX Richard T, Apartment 1E, 1122 West Newport, Chicago, IL 60657, US,

Legal Representative:

BROWNE Robin (agent), Urquhart-Dykes & Lord, Tower House, Merrion Way,  
Leeds LS2 8PA, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200051041 A2 20000831 (WO 0051041)

Sylvia Keys

19-May-05 02:57 PM

Application: WO 2000IB321 20000225 (PCT/WO IB0000321)  
Priority Application: US 99258714 19990226  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 23745

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... User fills out form and returns to Registration Authority.

46

. Registration Authority approves application, and e - mails approval notification and shared secret to CM and client.  
6. Client mails secret to CM.

7...Billing process for the system is a monthly cycle that will calculate a subscriber's bill , electronically process payment , and notify the subscriber of the transaction. A third party billing software will be used...

8/3,K/20 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00484627

INTEGRATED BUSINESS SYSTEM FOR WEB BASED TELECOMMUNICATIONS MANAGEMENT  
SYSTEME D'ECHANGES COMMERCIAUX INTEGRES POUR LA GESTION DE  
TELECOMMUNICATIONS SUR LE WEB

Patent Applicant/Assignee:

BARRY B Reilly,  
CHODORONEK Mark A,  
DeROSE Eric,  
GONZALES Mark N,  
JAMES Angela R,  
LEVY Lynne,  
TUSA Michael,

Inventor(s):

BARRY B Reilly,  
CHODORONEK Mark A,  
DeROSE Eric,  
GONZALES Mark N,  
JAMES Angela R,  
LEVY Lynne,  
TUSA Michael,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915979 A1 19990401

Sylvia Keys

19-May-05 02:57 PM

Application: WO 98US20170 19980925 (PCT/WO US9820170)  
Priority Application: US 9760655 19970926  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 88075

Main International Patent Class: G06F-013/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a variety of Internet-based  
billing features that includes electronic invoioe  
presentment, invoice analysis and **electronic bill  
payment** , all from a single point of customer  
authentication.  
Integrated within the customer interface system  
is...

Claim

... over the public Internet as  
claimed in Claim 20, wherein said system further  
includes an **electronic** fund transfer application to  
enable **payment** of the **invoices** generated with respect  
to the customer's switched communications connections. -1 86

22 The integrated...conducting business over the public Internet as  
claimed in Claim 32, wherein said system enables  
**invoice** generation and **electronic payment** for preselected customer  
user calls over the public Internet.

34 The integrated and secure system...conducting business over the public  
Internet as  
claimed in Claim 56, wherein said system enables  
**invoice** generation and **electronic payment** for preselected customer  
user calls over the public Internet.

61 The integrated and secure method Internet as  
claimed in Claim 56, wherein said system enables  
**invoice** generation and **electronic payment** for preselected customer  
user calls over the public Internet.

61 The integrated and secure method...Internet as  
claimed in Claim 66, wherein said method further  
includes the steps of generating **invoices** and enabling  
**electronic payment** for pre-selected customer user  
calls over the public Internet.

70 The integrated and secure...

8/3,K/21 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00435900 \*\*Image available\*\*

Sylvia Keys

19-May-05 02:57 PM

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT  
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES

Patent Applicant/Assignee:

SUN MICROSYSTEMS INC,

Inventor(s):

CHANG Sheueling,

ROCHETTI Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9826364 A1 19980618

Application: WO 97US22479 19971208 (PCT/WO US9722479)

Priority Application: US 96762710 19961209

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6722

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT

Main International Patent Class: G06F-017/60

International Patent Class: G06F-17:00 ...

Fulltext Availability:

Detailed Description

Claims

English Abstract

...processing capability that is integrated with banking institutions and their customers is herein disclosed. The **electronic bill payment** system includes a community of payors (202), payees (208), payor banks, and payee banks (206...

...with computing systems that are interconnected by a computer network. A payor bank (206) receives **electronic bills** specifying **payment** requests from one or more payors (202) having an account at the payor bank. The...

Detailed Description

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT

This application is a continuation-in-part of serial no. 08/673,918 filed July...

...relates to electronic communication systems and in particular to a method and apparatus for processing **electronic bill payments** between various financial institutions and clients connected by a network

Background of the Invention

There...Fig. 1A shows one particular prior art bill payment system. A payor 100 sends an **electronic mail** message 101 **authorizing** an

outsourced payment service 102 to pay one or more payees 104. The payment service...1 B depicts a second prior art bill payment system. A payor 100 sends an **electronic mail** message 101 **authorizing** an outsourced payment service 102 to pay one or more payees 104. Typically, the payee...checks, still requires substantial manual processing of payment information. What is needed is a fully **automated bill payment** system and method that is integrated with each banking institution and customer involved in a...

...bill payment system that is currently under discussion although not yet

realized. A payor 100 **electronically** **pays**  
one or more **bills** by transmitting an **electronic** check 115 to a payee  
104

The payee 104 **electronically** deposits the **electronic** check 116...payors  
and payees. Accordingly, there is a need for a more convenient means to  
facilitate **electronic bill payment** and one that has a  
greater assurance of security

#### Summary of the Invention

The present invention pertains to an **electronic bill payment** system  
and  
method. The **electronic bill payment** system includes a community of  
payors,  
payees, payor banks, and payee banks that are associated with computing  
systems that are interconnected by a computer network

A payor bank receives **electronic bill payment** authorizations  
specifying  
**payment** requests from various payors having client accounts at the  
payor  
bank. The payor bank places...the  
payor one or more outstanding bill payments that are to be paid using the  
**electronic bill payment** system. Alternatively, a payor can request  
**electronic**  
**bill payments** through other remote interface access means such a  
voice  
menu system that is accessed via a telephone line

Each of the **electronic** transactions that are generated in the **electronic**  
**bill payment** system are transmitted over the Internet or through  
other **electronic** message transmission channels. Each transaction ...  
taken in

conjunction with the drawings in which:  
Figs. 1A - 1 C depict prior art **electronic bill payment** systems

Fig. 2 shows an **electronic bill payment** system according to a  
preferred  
embodiment of the present invention

Fig. 3 shows a payor...  
...a preferred embodiment  
of the present invention

Fig. 5 illustrates the steps used in the **electronic bill payment**  
system of the  
present invention

25

Fig. 6 is a block diagram of the components...glossary of terms used in  
this document is  
provided

10

Payor: The party that requests **electronic bill payment** . For  
example, a payor  
can be a customer of a utility company. The payor interacts with the  
**electronic bill payment** system through a ...In the above example,  
the payee is the utility company. The payee interacts with the  
**electronic bill**

comprising:  
a plurality of payor computer systems, each of said payor computer  
systems...

8/3,K/22 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00418748 \*\*Image available\*\*  
**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION**  
**SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION  
DE DROITS ELECTRONIQUES**

Patent Applicant/Assignee:

INTERTRUST TECHNOLOGIES CORP,

Inventor(s):

GINTER Karl L,  
SHEAR Victor H,  
SIBERT W Olin,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305

Application: WO 97US15243 19970829 (PCT/WO US9715243)

Priority Application: US 96706206 19960830

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU  
IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH KE LS MW SD  
SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT  
LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 195626

Main International Patent Class: G06F-001/00

Fulltext Availability:

Detailed Description

Detailed Description

... of electronic information,  
providers of such information, and clearinghouses that gather  
usage information regarding, and bill for the use of, electronic  
information.

VDE provides comprehensive and configurable transaction  
management, metering and monitoring technology. It can  
change...and radio broadcasters,  
electronic shopping vendors, and distributors of information in  
electronic document, book, periodical, e - mail and/or other forms.  
Corporations, government agencies, and/or individual

40

"end-users" who act...

8/3,K/23 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00291932      \*\*Image available\*\*

**ATM/POS BASED ELECTRONIC MAIL SYSTEM**

**SYSTEME DE COURRIER ELECTRONIQUE ARCHITECTURE AUTOUR DE GUICHETS  
AUTOMATIQUES DE BANQUES/POINTS DE VENTE**

Patent Applicant/Assignee:

ATM COMMUNICATIONS INTERNATIONAL INC,

Inventor(s):

VAJK Hugo,

STEPHENS William,

ZIMMERMAN Fred,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9510081 A1 19950413

Application: WO 94US11244 19941004 (PCT/WO US9411244)

Priority Application: US 93131327 19931004

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP KR KZ LK LU LV MG

MN MW NL NO NZ PL PT RO RU SD SE SK UA UZ VN AT BE CH DE DK ES FR GB GR

IE IT LU MC NL PT

Publication Language: English

Fulltext Word Count: 23995

Main International Patent Class: **G06F-007/08**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... within the message transactions sent to the terminal user to provide a method for **payment** of **bills** using **electronic** mail and/or other functions available on or through EFT networks.

The system uses a...

...information,, the processor for the user's financial institution confirms the user's identity and **authorizes** the user to access the **electronic** mail service.

Such identification and **authorization** procedures are a routine operation on ATM and POS networks.

After a user's access to...take place during an alternate processing step and is described in further detail below. In **authorizing** usage of the **electronic** mail system 10, the user's financial institution processor 46 returns a message identification CII.D...

...26f 28 or 34 in the same manner as requesting access to stored messages, The **electronic** mail system 10 **authorizes** a user to respond to or originate messages in the same way as described above...in the ATM/POS system 12 presently serving the user, After a user has been **authorized** to use the **electronic** mail system 10, the message service control function handles all further control relationships with the appropriate...is invalid, the exist ing normal error process and messages occur, If the user is **authorized** to access the **electronic** mail

system 10, a Transaction **Authorization** number is created for the transaction in the same fashion as for all other ATM...user function 234 performed by the institution processor 18 or 36.

After successful validation, the **electronic mail** system 10 is then **authorized** by the approval received back from the user's financial institution processor 46 to process...transaction back to the message.service control function on the clearing house network processor 44 **authorizing** use of the **electronic mail** system 10.

Once the message service control function on the clearing house network processor 44...

...processor 18 or 36 and with the store and forward message switch 52.

Upon being **authorize** d to use the **electronic mail** system  
- 64

SUBSTITUTE SHEET (RULE 26)

f the user is notified if there are any...

Claim

... message to  
one of the plurality of terminals of said ATM/POS system upon receiving **authorization** to do so.

2 The **electronic mail** system of claim 1 wherein said store and forward message switch also records charges for...

...the plurality of terminals of said ATWPOS system and stores the received message upon being **authorized** to do so.

4 The **electronic mail** system of claim 3 wherein said store and forward message switch also records charges for...said store and forward message switch over a message entry data communication network.

10 The **electronic mail** system of claim 3 wherein **authorization** for said store and 25 forward message switch to transmit the stored message to or...receiving requests from said ATM/POS system that the user be allowed to access said **electronic mail** system and **authorizing** such access by properly qualified users, said store and forward message switch transmitting the stored...switch over a message entry data communication network.

34 The method of claim 26 wherein **authorization** for the user to exchange

**electronic mail** messages further comprises the steps of:  
C, inserting a debit or credit card into said...

...user on said store and forward message switch.

37 The method of claim 35 wherein **authorization** for the user to exchange

**electronic mail** messages further comprises the steps of C. inserting a debit or credit card into said one...forward message switch.

44 The method of claim 35 further comprising the step of obtaining **authorization** for the user to exchange **electronic mail** messages with the store and forward message switch from a user's financial institution

9/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014384567 \*\*Image available\*\*  
WPI Acc No: 2002-205270/200226  
XRPX Acc No: N02-156250

Automated bill payment apparatus for credit card based commercial transaction using Internet, receives debtor's approval during deduction of indicated due amount from bank account, and forwards credited details to creditor terminal

Patent Assignee: JOHNSTON E F (JOHN-I)

Inventor: JOHNSTON E F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020016767	A1	20020207	US 2000181748	P	20000211	200226 B
			US 2001777473	A	20010206	

Priority Applications (No Type Date): US 2000181748 P 20000211; US 2001777473 A 20010206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020016767	A1		17	G06F-017/60	Provisional application US 2000181748

Automated bill payment apparatus for credit card based commercial transaction using Internet, receives debtor's approval during deduction

...  
Inventor: JOHNSTON E F

Abstract (Basic):

... An INDEPENDENT CLAIM is also included for computer program product for automatic bill payment

...The figure shows a partial block diagram with display screen in automated bill payment apparatus

?

File 256:TecInfoSource 82-2005/Mar  
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 File 2:INSPEC 1969-2005/May W2  
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 File 35:Dissertation Abs Online 1861-2005/Apr  
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr  
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 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
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 File 474:New York Times Abs 1969-2005/May 18  
 (c) 2005 The New York Times  
 File 475:Wall Street Journal Abs 1973-2005/May 18  
 (c) 2005 The New York Times  
 File 139:EconLit 1969-2005/May  
 (c) 2005 American Economic Association

Set	Items	Description
S1	5334	(BILL OR BILLS OR INVOIC?) (3N) (PAY OR PAYS OR PAYING OR PAYMENT?)
S2	443	S1 (5N) (AUTOMAT? OR COMPUTERI? OR ELECTRONIC?)
S3	47	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (APPROVAL? OR AUTHORIZ? OR AUTHORIZ?)
S4	3427	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (RECEIV? OR SEND OR SENDS OR SENDING OR TRANSMIT? OR TRANSMISS?)
S5	262	AU=(JOHNSTON, E? OR JOHNSTON E?)
S6	0	S2 AND S3
S7	4	S2 AND S4
S8	27	S2 AND DEBIT?
S9	26	S8 NOT S7
S10	16	S9 NOT PY>2000
S11	698	S1 AND (E OR ELECTRONIC()MAIL? OR EMAIL?)
S12	2	S11 AND (ELECTRONIC()DEBIT?)
S13	0	S5 AND S1
S14	0	S5 AND (ELECTRONIC()DEBIT?)

7/5/1 (Item 1 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00144020 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Billing (839639)

TITLE: To Bill or Not To Bill (Online): Digital invoicing is the next big...

AUTHOR: Varon, Elana  
SOURCE: CIO, v16 n3 p91(4) Nov 1, 2002  
ISSN: 0894-9301  
HOMEPAGE: <http://www.cio.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Digital invoicing could be the next important step in enabling e-business transactions. Several companies' use of new Internet-enabled billing technology is described, including integration of e-billing software with other financial and procurement systems. Early adopters of Web-based financial applications include AT&T Wireless, Con-Way Transportation Services, and General Electric. They all report savings with digital invoicing, including reduced cost of processing; fewer billing errors; better cash flow; better customer service; and more timely and accurate data for analysis of expenditures and product sales. For instance, GE deployed software from DataCert that permits its legal department to receive e-mail invoices from dozens of outside law firms that support GE. The EIPP ( **electronic invoice** presentment and **payment** ) software will integrate a corporate purchasing system and a common accounts payable system. The system will also deliver invoice details to GE's Outside Counsel Management System, which is used to analyze the \$200 million spent by GE each year on outside legal help. Spokespeople for GE and AT&T Wireless agree that competition for the business of small companies was a significant reason for deployment of EIPP. Con-Way's spokesperson says EIPP was built in-house because the company could not find a system that would easily integrate with an installed information security system used to authenticate online customers.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Corporate Law; E-Billing; E-Commerce; Law Firms; Legal  
REVISION DATE: 20030530

7/5/2 (Item 2 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00131128 DOCUMENT TYPE: Review

PRODUCT NAMES: J2EE (Java 2 Platform, Enterprise Edition) (741787)

TITLE: Web-Enabling business-boosting: How to use the Internet to...  
AUTHOR: Dickinson, Frank  
SOURCE: America's Network, v105 n5 p53(2) Apr 1, 2001  
ISSN: 1075-5292  
HOMEPAGE: <http://www.americasnetwork.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Sun Microsystems' Java 2 Enterprise Edition (J2EE), an industry- standard enabling technology that can be used for **electronic bill** presentment and **payment** (EBPP), is highlighted in a discussion of the advantages of Web-enabled call centers. J2EE allows applications to share a single technology and architecture. Applications also can run using identical underlying servers. Because J2EE is based on industry standards, companies can choose any application server or switch out servers in the future. Full integration via the Internet for EBPP lowers costs and offers more control over the way in which EBPP applications are shown to internal user communities. Web-ready EBPP applications also have been written for 'zero client code,' and they therefore maintain all software on central servers, which allows centralized control or all users. Many carrier call centers now use EBPP as part of their service offering. EBPP generally jettisons the cost of printing, postage, and handling just by **sending** an **e - mail** notification to customers when a bill is ready. Customers can log on to the provider's Web site to see the current bill or past invoices. Customers can also do service usage analysis and use such features as caller ID lookup and online dispute processing, which lower the number of calls coming into the call center.

COMPANY NAME: Sun Microsystems Inc (385557)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: E-Billing; J2EE; Java; Programming Languages; Standards;  
Telephone Companies  
REVISION DATE: 20030630

7/5/3 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06691379

NCR perkenal bank gelombang mikro  
MALAYSIA: NCR INTRODUCES MICROWAVE BANK?  
Utusan Malaysia (XEI) 22 Sep 1998 p.14  
Language: BAHASA MALAYSIA

Now, customers would be able to conduct all their banking needs from own their kitchen with the introduction of microwave bank by NCR Corp. The microwave bank operates by touch and sound which is actually a touch screen integrated with voice identification software and a microwave door. This will eliminate the need for a computer monitor and a customer would be able to **pay** bills, **send electronic mail** ( **e - mail** ), watch television, make complaints on the Internet, do their shopping via the computer, determine their bank balance and transfer money electronically. The microwave bank is the product of Knowledge Lab the research unit of NCR.

COMPANY: NCR

EVENT: Product Design & Development (33);  
COUNTRY: Malaysia (9MAO);

7/5/4 (Item 2 from file: 583)

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06536325

Tourism trial for touch-screen phone

AUSTRALIA: TELSTRA TO TEST TOUCH-SCREEN PHONE

The Australian (XAA) 21 Oct 1997 P.63

Language: ENGLISH

Australia's telecommunications giant, Telstra, will start testing high-tech, touch-screen pay phones in busy streets and retail centres in February 1998 for 3 months. The phones will facilitate a wide range of telephony services such as **paying** bills, making calls, **sending** and **receiving electronic mail**. The services can be accessed with pre-paid Telstra smart cards, credit or bank debit cards. The value of the smart cards can be top up by debiting bank accounts while on the phone.

COMPANY: TELSTRA

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
Nonbank Credit Card Firms (6141); Telecom Subscriber Equipment (3661TS  
);

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Australia (9AUS);

10/5/1 (Item 1 from file: 256)  
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00150544 DOCUMENT TYPE: Review

PRODUCT NAMES: TPF (304999)

TITLE: Who Needs Cash? E-payment volumes are growing, and payment...  
AUTHOR: Marlin, Steve  
SOURCE: Information Week, v969 p20(3) Dec 22, 2003  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Electronic payments are becoming more popular than cash and checks for consumer transactions. Use of credit and **debit** cards for store purchases now exceed cash and check payments, and consumers have also embraced **automated bill paying**. Banks and transactions processors are upgrading their transactions platforms to meet the increased demand. Visa uses IBM's Transaction Processing Facility, which combines a real-time operating system and bundled server software from several financial institutions and airlines. MasterCard developed its own in-house transaction system. Banknet, a peer-to-peer network, uses IBM workstations. Both consumers and businesses are shifting their preferences to more electronic and automated transactions, requiring banks to convert as well. Wells Fargo uses an internally developed transactions system that can process six million transactions an hour. IBM plans upgrades to its Transaction Processing Facility that include increased speed and capacity and support for Linux-based applications.

COMPANY NAME: IBM Corp (351245)  
DESCRIPTORS: Credit Cards; E-Billing; E-Payment; IBM Mainframe; OLTP;  
Retailers  
REVISION DATE: 20040530

10/5/2 (Item 2 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00149740 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Payment (830248)

TITLE: Electronic Debits Help Improve Bill Payment :  
**Accounts-receivable...**  
AUTHOR: Marlin, Steven  
SOURCE: Information Week, v965 p30(1) Nov 24, 2003  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Accounts-receivable check conversion, a method to convert **bill payments**



into **electronic** transactions, is growing in favor. Banks that provide the service will collect between \$110 million and \$154 million in additional fees. The service can cut funds collection time in half. Because electronic **debits** have priority over checks, items are less likely to be returned. So far, there has been little consumer opposition.  
COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Graphs  
DESCRIPTORS: Accounts Receivable; Check Processing; E-Payment  
REVISION DATE: 20040430

10/5/3 (Item 3 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00139284 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Billing (839639); E-Banking (839299)

TITLE: Banks Missing the Boat as E-Billing Gains Traction  
AUTHOR: Bruno, Maria  
SOURCE: Bank Technology News, v15 n4 p1(3) Apr 2002  
ISSN: 1060-3506

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Although more American homes start using **electronic bill** presentment and **payment** (EBPP) every day, most of these bill payers go directly to their billers' Web sites to access their financial institutions' sites. In other countries, banking systems are more consolidated, and consumer are becoming accustomed to the role of the bank in EBPP. An analyst also sees cultural differences in the popularity of different e-billing models, since Europeans use direct **debit** more frequently. Direct **debit** is a more passive payment method than e-billing direct, since bills are paid with less customer interaction with banks. However, banks in the U.S. seem more focused on promoting e-billing instead of direct **debit** because e-billing services entail more chances to cross-sell other services through bank Web sites. An analyst says banks have lost the opportunity to dominate the e-billing market, since they put EBPP on a back burner for too long and never worked with such industry leaders as CheckFree. Consumers have to do considerable administrative gymnastics to have their bills presented at a Bank's Web site, and generally prefer the biller-direct model. To further stymie banks' market share, the banks only offer e-bill presentment to those who already use the bank's bill-payment service. Among topics covered are the future of comprehensive aggregation efforts and the effects of better marketing by banks.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts Graphs  
DESCRIPTORS: Business Models; E-Banking; E-Billing  
REVISION DATE: 20020930

10/5/4 (Item 4 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00124852 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Clearinghouses (831743)

**TITLE:** Secure electronic payments in the Internet era  
**AUTHOR:** Testa, Bridget Mintz  
**SOURCE:** Network Magazine, v15 n6 p68(5) Jun 2000  
**ISSN:** 1093-8001  
**HOME PAGE:** <http://www.networkmagazine.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

The Automated Clearing House (ACH) network has four operators: American Clearing House Association, Electronic Payments Network, Federal Reserve System, and Visa USA. Each of the four operators exchanges files and information with the others. Anyone who **pays bills by automated debit** or has a paycheck automatically deposited into an account by an employer uses ACH. The four operators provide automated clearinghouse services to individual financial institutions, including commercial banks, savings banks, and credit unions. Individuals and companies get ACH services through the same financial institutions. Rules governing the network are developed by the National Automated Clearing House Association (NACHA), which wants to push the economy toward more reliance on electronic payments and e-commerce. NACHA works with banks and governments at local, state, and federal levels to increase use of e-payments. The reason is simple: Banks are overwhelmed with paper checks, which are processed by the billions every day. The ACH is batch-operated and closed, and concerns itself only with inter-bank 'settlement' for ATM transactions, but ATM networks are not part of the ACH network. ACH's file format is a universal, agreed upon format that greatly facilitates use by multiple financial institutions, network operators, and technology providers. ACH wants to migrate to distributed systems internally and will continue to evaluate Internet payment applications, while retaining a separate, secure transaction network.

**COMPANY NAME:** Vendor Independent (999999)  
**SPECIAL FEATURE:** Charts  
**DESCRIPTORS:** Banks; Clearinghouses; E-Payment; Financial Institutions; Government  
**REVISION DATE:** 20001030

10/5/5 (Item 5 from file: 256)  
DIALOG(R) File 256:TecInfoSource  
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00117944 DOCUMENT TYPE: Review

**PRODUCT NAMES:** E-Commerce (836109)

**TITLE:** EC on the Internet Directory: Browsing for Business  
**AUTHOR:** McGarr, Michael S  
**SOURCE:** Electronic Commerce World, v9 n3 p45(21) Mar 1999  
**ISSN:** 1092-0366  
**HOME PAGE:** <http://www.ecomworld.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Comparison  
**GRADE:** Product Comparison, No Rating

A buyers' guide to e-commerce products compares many products for the following abilities: e-commerce technology enabled via the Internet; business-to-business functions served; browser versions supported; functionality; cost; World Wide Web site customer service; source code; industries supported or targeted; VAN compatibility; Internet security used; support for digital certifications; and Y2K compliance. Just about every prominent e-commerce vendor surveyed now provides some level of browser-based, business-to-business e-commerce product. Procurement, logistics, and inventory control are still the dominant business-to-business applications, and almost 90 percent of respondents support such widely used enterprise resource planning (ERP)-related products. The tools also show that use of intranets and extranets is changing the ways in which companies use electronic data interchange (EDI), messaging, workflow, and security tools. For instance, **electronic bill** presentment and **payment** allows companies to send bills to consumers and businesses in electronic format via the Internet. Billed parties can use a standard Web browser to view bills and can pay them online via credit card, **debit**, ACH transfer, or other methods. Many tools now include knowledge management, which is related to data mining and customer relationship management. KM allows companies to gather and analyze information about customers, and to customize communications, products, and services.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Buyers Guides  
DESCRIPTORS: E-Commerce; Internet Marketing; Software Selection; Web Servers; Webmasters  
REVISION DATE: 20010430

10/5/6 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

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5497169

**Title: Getting online to pay**

Author(s): Lang, S.M.

Author Affiliation: Nat. Autom. Clearing House Assoc., Herndon, VA, USA

Journal: Financial Executive vol.13, no.1 p.38-41

Publisher: Financial Executives Inst,

Publication Date: Jan.-Feb. 1997 Country of Publication: USA

CODEN: FIEXAW ISSN: 0895-4186

SICI: 0895-4186(199701/02)13:1L:38:GO;1-R

Material Identity Number: B566-97001

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Numerous studies have demonstrated savings for companies and banks using electronic payments systems. Since domestic clearing house processing is batch-oriented, it's well-suited to high-volume, low-value payments, which include direct deposit of payroll; Social Security; pensions, annuities and dividends; financial **electronic** data interchange; direct **debits**; **electronic bill payment**; and point-of-sale, **electronic**, tax, government and commercial vendor payments. Some payment types may be better suited for more immediate mechanisms, such as high-value transactions typically made by wire transfer. Still, electronic payments can offer companies significant savings, and the availability of cross-border electronic payments is expanding rapidly. (0 Refs)

Subfile: D

Descriptors: banking; EFTS

Identifiers: electronic payments systems; companies; banks; clearing house; batch-oriented processing; high-volume payments; low-value payments; direct payroll deposit; Social Security; pensions; annuities; dividends;

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financial electronic data interchange; direct **debits** ; **electronic bill payment** ; point-of-sale systems; tax payment; government payment; commercial vendor payments; cross-border electronic payments  
Class Codes: D2050E (Banking); D2010 (Business and professional)  
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10/5/7 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
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5139900

**Title: Besting the big boys with video banking**

Author(s): Lunt, P.

Journal: ABA Banking Journal vol.87, no.10 p.28, 30, 32

Publication Date: Oct. 1995 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Using today's technology choices to the max, Jefferson Guaranty Bank gets the jump on its big-bank competitors. It was the first bank in Louisiana to install T1 communication circuits point to point for all its branches. It developed and began using a teller modeling system. It installed an on-line check ordering system. It bought and installed a database marketing system, rolled out a new deposit platform system, introduced a 24-hour telephone banking service called the AnyTime line and established a telephone banking department that provides live customer service at night and on weekends. It began offering an **electronic bill payment** service called EasyPay, is in the process of enhancing its ATM card for use as a MasterMoney point-of-sale card, and is adding a new feature that will make the use of the card free of ATM surcharge and network fees. It implemented "live video banking" at a kiosk in a mall. (0 Refs)

Subfile: D

Descriptors: automatic teller machines; banking; **debit** transactions; home banking; marketing

Identifiers: video banking; Jefferson Guaranty Bank; T1 communication; teller modeling; on-line check ordering system; database marketing system; deposit platform system; 24-hour telephone banking service; AnyTime line; **electronic bill payment** ; EasyPay; ATM; MasterMoney point-of-sale card

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

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10/5/8 (Item 1 from file: 583)  
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09374906

Cellphones become money machines

NEW ZEALAND: PAY BILLS THROUGH MOBILE PHONES?

New Zealand Herald (XAV). 26 Sep 2000 Online

Language: ENGLISH

In New Zealand, ePOC Systems has come out with a revolutionary technology that enables mobile phone users to **pay** their **bills electronically** . Designed to operate on the GSM network, SafePayment is perceived as a substitute for cheques, **debit** cards or credit cards. The system allows users to pay their bills through phone, mail, fax, Internet, voice systems

or email. The firm is now in talks with Vodafone <a mobile phone operator> as well as several ASPs <application service providers> for alliance. Banks will also be approached.

COMPANY: VODAFONE; EPOC SYSTEMS; INTERNET

PRODUCT: Cellular Radio Services (4811CR);  
EVENT: Product Design & Development (33); Planning & Information (22);  
Company Formation (14);  
COUNTRY: New Zealand (9NEZ);

10/5/9 (Item 2 from file: 583)

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09164528

IDBI Bank plans to offer technology-based  
INDIA: IDBI BANK OPENED TRADE SERVICES DIVISION  
Economic Times (YZY) 09 Sep 1999 P.12  
Language: ENGLISH

IDBI Bank has officially launched its global trade services division at its Basheerbagh branch (Hyderabad) on 8 September 1999. The bank is also preparing to offer new services like Internet banking, **electronic bill payment**, Internet-linked ATMs and smart cards.

COMPANY: IDBI BANK

PRODUCT: **Debit** Card Svcs (6020DC); Nonbank Credit Card Firms (6141);  
Smart Cards (3078SC); Intl Affairs & Finance (9103); Electronic Point  
of Sale Systems (3573EP); Electronic Banking Svcs (6005);  
EVENT: Product Design & Development (33); Planning & Information (22);  
COUNTRY: India (9IND);

10/5/10 (Item 3 from file: 583)

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09162887

IDBI Bank plans to offer technology-based  
INDIA: IDBI BANK OPENED TRADE SERVICES DIVISION  
Economic Times (YZY) 09 Sep 1999 P.12  
Language: ENGLISH

IDBI Bank has officially launched its global trade services division at its Basheerbagh branch (Hyderabad) on 8 September 1999. The bank is also preparing to offer new services like Internet banking, **electronic bill payment**, Internet-linked ATMs and smart cards.

COMPANY: IDBI BANK

PRODUCT: **Debit** Card Svcs (6020DC); Nonbank Credit Card Firms (6141);  
Smart Cards (3078SC); Intl Affairs & Finance (9103); Electronic Point  
of Sale Systems (3573EP); Electronic Banking Svcs (6005);  
EVENT: Product Design & Development (33); Planning & Information (22);  
COUNTRY: India (9IND);

10/5/11 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09100766

ABN Amro seeks Net partners

SINGAPORE: ABN AMRO TO LAUNCH NEW SERVICE  
The Straits Times (XBB) 07 May 1999 p.76  
Language: ENGLISH

Dutch bank ABN Amro will launch its first business-to-business e-commerce service in Singapore by November 1999. Known as Nets B-to-B, the service will enable Singapore suppliers to post their invoices on the Internet. Their customers in Singapore can then review the invoices and authorise their banks to make direct debits. However, the banks must be part of Network for Electronic Transfers' (Nets) network, which is ABN Amro's partner in the project. ABN Amro is also holding talks with a regional e-commerce services provider to extend Nets B-to-B's suite of services from just online invoicing and payment to include services like an electronic catalogue. The bank is also expected to launch its first Internet banking service in the region by end-1999. However, the launch will take place outside Singapore and in a market where the bank has "a significant retail presence".

COMPANY: ABN AMRO  
PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: General Management Services (26); Product Design & Development (33); Company Formation (14);  
COUNTRY: Singapore (9SIN); Netherlands (4NET);

10/5/12 (Item 5 from file: 583)  
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06699448

Electronic kioks for easy payment of bills

MALAYSIA: ELECTRONIC KIOSK IN JOHOR SOON  
The Star (XAT) 07 Oct 1998 p. 12  
Language: ENGLISH

Johor Chief Minister, Datuk Abdul Ghani Othman said electronic payment kiosks will be established in public areas in Johor state, Malaysia. The project is under Johor Information Infrastructure (JII) masterplan, which the completion date in year 2000 will be rescheduled. The kiosks would have automatic teller machine (ATM) and public can use smart cards to made bill payments as well as making inquiries. Apart from that, firms can also set up their homepage on their products or services in the kiosk.

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141);  
Smart Cards (3078SC);  
EVENT: Company Formation (12); Company Formation (14);  
COUNTRY: Malaysia (9MAO);

10/5/13 (Item 6 from file: 583)  
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06499584

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19-May-05 03:09 PM

Aziende Flash: Autogrill  
ITALY: ELECTRONIC PURSE TEST BY AUTOGRILL  
La Repubblica (XRA) 22 Jul 1997 p.31  
Language: ITALIAN

Italian fast food chain Autogrill has opened in Milan the first establishment where clients will be able to **pay** their **bill** with the **electronic** purse. \*

COMPANY: AUTOGRILL

PRODUCT: Fast Food Restaurants (5812FF); **Debit** Card Svcs (6020DC);  
Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer  
Finance Institutions (6140);  
EVENT: Plant/Facilities/Equipment (44); Planning & Information (22);  
COUNTRY: Italy (4ITA);

10/5/14 (Item 7 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06054277  
Da dicembre i Bot anche in Posta  
ITALY: POST OFFICES TO SELL TREASURY BONDS  
MF (XRB) 22 Sep 1994 p.12  
Language: ITALIAN

Italy's post offices will commence selling Treasury bonds in December 1994, thus competing with banks who at present monopolise the market. Italy's post offices will practise commissions equal to those offered by banks. Italy's post office is to coordinate its financial activities with those of banks, payment systems have already been integrated, and starting January 1995 credit and **debit** cards and cheques can be used to **pay** **bills** at post offices. **Automatic** POSs will also be installed to facilitate payment of bills and cut queues.

PRODUCT: Debt & Equity Securities (E5640); Banking Institutions (6010);  
EVENT: Product Design & Development (33); Marketing Procedures (24);  
COUNTRY: Italy (4ITA);

10/5/15 (Item 8 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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01076415  
NATIONWIDE LAUNCHES INTEREST-BEARING CURRENT BANK ACCOUNT  
UK - NATIONWIDE LAUNCHES INTEREST-BEARING CURRENT BANK ACCOUNT  
Observer (SO) 17 May 1987 p41  
ISSN: 0029-7704

Nationwide has become the first building society to launch an interest-bearing current bank account, the Nationwide FlexAccount. The new account will provide cheque books and cheque guarantee cards, cash machine cards, standing orders and direct **debits**, **automated** **bill** **payments**, overdrafts and a Home Banking facility. The account will also pay interest on credit balances but will not make any transaction charges even when overdrawn.

PRODUCT: Security Printing (2750SP); Teletext Services (4811TT); Cable

Sylvia Keys

19-May-05 03:09 PM

Television Systems (4834); Financial Services (6000); Building Societies (6120); Science, Research & Development (8500);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

10/5/16 (Item 1 from file: 139)  
DIALOG(R) File 139:EconLit  
(c) 2005 American Economic Association. All rts. reserv.

747448

**TITLE: Cost Recovery and Pricing of Payment Services**

AUTHOR(S): Humphrey, David B.; Keppler, Robert H.; Montes-Negret, Fernando

AUTHOR(S) AFFILIATION: Unlisted; Unlisted; Unlisted

PUBLICATION INFORMATION: The World Bank, Policy Research Working Paper  
Series: 1833

PUBLICATION DATE: 1999

AVAILABILITY: <http://econ.worldbank.org/docs/276.pdf>

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: October 1997 The cost of providing payment services is substantial-3 percent of GDP. Cost reduction requires the appropriate pricing of those services. A modern payment system is essential for promoting domestic and international trade and exchange as well as developing financial markets. Payment users will be directed toward the most efficient payment methods when the costs of producing those services are reflected in the prices paid. Resources are being wasted in the United States because consumers see no important difference in transaction prices or bank costs between using a check or using **electronic direct debit in paying a bill**, even though the social costs of these two instruments are different. Electronic payments cost only a third to half as much as paper-based payments. An estimated \$100 billion (or 1.5 percent of GDP) is being lost by the continued use of paper-based checks. When payment instruments are not appropriately priced, the costs must be covered elsewhere. One common solution is to let loan revenues cover part of payment expenses (keeping loan rates higher to compensate). When prices reflect the full cost of producing the service, users demand the services that use the fewest real resources. Humphrey, Keppler, and Montes-Negret give examples of payment prices and price schedules and show how underlying cost data are used to "build up" to a price. They outline how payment services may best be structured to: Appropriately reflect economies of scale or scope in the production of payment services. Adjust cost recovery percentages to accommodate how much demand conditions associated with start-up differ from those associated with mature operation. (During a new system's early years of operation, the transaction volume may be low and some form of underrecovery of costs may be required to encourage use of the system. But any such underrecovery must be built into future pricing arrangements once the systems are established and traffic volumes are at a level where full cost recovery is practical. To ensure fairness, the pricing structure must also guarantee that latecomers to the system do not get more favorable treatment than the initial user group.) Induce efficient use of scarce resources. They note the economic principles that recommend certain pricing methods over others and apply equally to payment services provided by the private sector or through a government agency. They show why costs should be recovered through user transaction fees. This paper-product of the Financial Sector Development Department-part of a larger effort in the department to promote the development of financial sector infrastructure to support banking and capital market



12/5/1 (Item 1 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00149740 DOCUMENT TYPE: Review

PRODUCT NAMES: E -Payment (830248)

TITLE: Electronic Debits Help Improve Bill Payment :  
**Accounts-receivable...**  
AUTHOR: Marlin, Steven  
SOURCE: Information Week, v965 p30(1) Nov 24, 2003  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Accounts-receivable check conversion, a method to convert **bill payments** into electronic transactions, is growing in favor. Banks that provide the service will collect between \$110 million and \$154 million in additional fees. The service can cut funds collection time in half. Because **electronic debits** have priority over checks, items are less likely to be returned. So far, there has been little consumer opposition.  
COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Graphs  
DESCRIPTORS: Accounts Receivable; Check Processing; E -Payment  
REVISION DATE: 20040430

12/5/2 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09805446  
CITIC Industrial Bank, Zhong You Department Store launch **e -card**  
China: Zhong You, CITIC Bank launch debit card  
Guangzhou Daily (UFZ) 24 Jun 2002  
Language: CHINESE

In Beijing (China), CITIC Industrial Bank (CITIC Bank) and Beijing-based Zhong You Department Store (Zhong You) have joined hands to launch an **electronic debit card (e -card)**. Card holders can carry out electronic transactions on POS machines and ATM machines. The new card is capable of conducting many functions, including financial management, account transfer, cash withdrawal, savings, discounts, points accumulation and **bill payment**.

PRODUCT: Debit Card Svcs (6020DC); Department Stores (5311); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);  
EVENT: Product Design & Development (33); Company Formation (14);  
COUNTRY: China (9CHN);

File 16:Gale Group PROMT(R) 1990-2005/May 18  
(c) 2005 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2005/May 19  
(c)2005 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2005/May 19  
(c) 2005 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2005/May 19  
(c) 2005 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2005/May 19  
(c) 2005 The Gale Group  
File 9:Business & Industry(R) Jul/1994-2005/May 18  
(c) 2005 The Gale Group  
File 15:ABI/Inform(R) 1971-2005/May 19  
(c) 2005 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2005/May 19  
(c) 2005 The Dialog Corp.  
File 95:TEME-Technology & Management 1989-2005/Apr W2  
(c) 2005 FIZ TECHNIK  
File 476:Financial Times Fulltext 1982-2005/May 19  
(c) 2005 Financial Times Ltd  
File 610:Business Wire 1999-2005/May 19  
(c) 2005 Business Wire.  
File 613:PR Newswire 1999-2005/May 19  
(c) 2005 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2005/May 19  
(c) 2005 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2005/May 18  
(c) 2005 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 625:American Banker Publications 1981-2005/May 19  
(c) 2005 American Banker  
File 268:Banking Info Source 1981-2005/May W2  
(c) 2005 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2005/May 19  
(c) 2005 Bond Buyer  
File 267:Finance & Banking Newsletters 2005/May 17  
(c) 2005 The Dialog Corp.  
File 608:KR/T Bus.News. 1992-2005/May 19  
(c)2005 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	317154	(BILL OR BILLS OR INVOIC?) (3N) (PAY OR PAYS OR PAYING OR PAYMENT?)
S2	47091	S1(5N) (AUTOMAT? OR COMPUTERI? OR ELECTRONIC?)
S3	4894	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (APPROVAL? OR AUTHORIZ? OR AUTHORIZ?)
S4	503383	(EMAIL OR (E OR ELECTRONIC) ()MAIL?) (5N) (RECEIV? OR SEND OR SENDS OR SENDING OR TRANSMIT? OR TRANSMISS?)
S5	72	AU=(JOHNSTON, E? OR JOHNSTON E?)
S6	8	S2(S)S3
S7	7	RD (unique items)
S8	448	S2(S)S4
S9	0	S8(S) (ELECTRONIC()DEBIT?)
S10	2060	S1(S) (S3 OR S4)
S11	0	S10(S) (ELECTRONIC()DEBIT?)
S12	138	S1(S) (ELECTRONIC()DEBIT?)

S13	138	S12 NOT S7
S14	81	S13 NOT PY>2000
S15	49	RD (unique items)
S16	0	S5 AND S1

7/3,K/1 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

16327960 SUPPLIER NUMBER: 108883069 (USE FORMAT 7 OR 9 FOR FULL TEXT  
)

**Electronic bill presentment and payment: is it just a click away?**

**(1). (feature article)**

Andreeff, Alexandria; Binmoeller, Lisa C.; Boboch, Eve M.; Cerda, Oscar;  
Chakravorti, Sujit; Ciesielski, Thomas; Green, Edward  
Business Credit, 105, 9, 22(14)  
Oct, 2003

ISSN: 0897-0181 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 7380 LINE COUNT: 00630

... service providers process an estimated 40 percent of bill payments via check, with the remaining bill payments processed electronically, predominantly through the ACH. (Tower Group, 2000b). Regardless of how the payments are ultimately made...

7/3,K/2 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

14173172 SUPPLIER NUMBER: 81223744 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bypassing the US mail. (Bill-Paying). (Brief Article)**

Wollenberg, Yvonne Chilik  
Medical Economics, 78, 24, 8(1)  
Dec 17, 2001

DOCUMENT TYPE: Brief Article ISSN: 0025-7206 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 199 LINE COUNT: 00010

TEXT:

...paper check if it doesn't.  
from any account you authorize,  
payment has been made, and records

*date*

ronic deductions  
l that the  
g you can...

7/3,K/3 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade  
(c)2005 The Gale Group. All rts. re...

14157136 SUPPLIER NUMBER: 80855035 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Software: eInvoice and ePay. (Fidesic) (Microsoft Great Plains Business Solutions) (Brief Article)**

Accounting Today, 15, 21, 42(1)  
Nov 26, 2001

DOCUMENT TYPE: Brief Article ISSN: 1044-5714 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 119 LINE COUNT: 00014

... time account information, including cash disbursement and funding data, customizable controls for payment tracking and authorization, while utilizing e-mail notification to speed approvals and minimize confusion or mistakes. Price: Starting at \$3,995 for Microsoft/Great Plains eEnterprise...

7/3,K/4 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00700850 20020114ATM013 (USE FORMAT 7 FOR FULLTEXT)  
**Omnexus Brings Online Payment Option to Plastics Industry**  
PR Newswire  
Monday, January 14, 2002 09:12 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,013

TEXT:

...eMarketplace created by the plastics industry for the plastics industry, has introduced the convenience of **electronic invoice** presentment and **payment** (EIPP) to the plastics industry through an alliance with BillingZone, one of the leading business...

...Omnexus can now conduct their entire procurement process, from initial searches for product availability to **invoice** presentment and **payment**, in an **automated** online environment.

Now available on Omnexus, BillingZone offers customers a reduction of manual payables activity...

...EIPP service include:

- \* Online account administration with user-specified account access
- \* Personalizable invoice & payment details
- \* **E - mail** notification
- \* Multi-tiered, online invoice **approval** routing
- \* Auto-invoice scheduling, and controlled payment timing
- \* Full customer support supplemented by online assistance...

7/3,K/5 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2005 San Jose Mercury News. All rts. reserv.

04040073  
**REASON ALONE ISN'T ENOUGH TO MAKE MAN GOOD**  
SAN JOSE MERCURY NEWS (SJ) - Tuesday, May 19, 1987  
Edition: Morning Final Section: Editorial Page: 6B  
Word Count: 1260

... postal service in 10 years when a stamp costs 50 cents and everyone has pre- **authorized bill paying**, computer **electronic mail** and a FAX machine at home?

-- Eugene Heil

San Jose

-----  
LET THE WORLD POLICE ITSELF...

Sylvia Keys

19-May-05 03:23 PM

7/3,K/6 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00308350 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**CheckFree releases 'E-Bill' as industry studies bill presentment options**  
Anonymous  
Payment Systems Report, v12, n3, p5-6, Mar 1997 DOCUMENT TYPE: Newsletter  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 00441

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... invoice.  
\* Biller Consumer Direct: The biller maintains its own bill repository  
and/or sends bulk e - mail /images to consumer, who **authorizes** an  
**electronic payment** .  
\* **Invoice** not tied to **Payment** : The consumer receives an invoice  
without a payment option and would arrange payment on his...

7/3,K/7 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2005 The Dialog Corp. All rts. reserv.

00000480  
**DIRECT DEBIT INCREASE TIED TO CONSUMER EDI**  
EFT REPORT  
March 27, 1996 VOL: 19 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 531 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:  
...households pay at least one bill  
through direct debit. Yet, only 5 percent of Americans **pay** their  
monthly utility **bills** via direct debit.  
**Electronic** data interchange (EDI), the computer-to-computer  
exchange of intercompany and intracompany business documents in...

...to increase direct debit participation, companies  
may be able to deliver bill statement by conventional **E - mail** , Anderson  
said.

"Pre- **authorized** debits are growing in leaps and bounds," Anderson  
added. "A good portion of these customers..."

15/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07854396 Supplier Number: 65568613 (USE FORMAT 7 FOR FULLTEXT)  
**TECHNOLOGY CHANGES TO RESHAPE BUSINESS, CONSUMER PAYMENTS.**  
Item Processing Report, v11, n19, pNA  
Sept 28, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1438

... converted, he said.

"We're applying this same concept to checks that are used to pay bills. A typical consumer bill payment is sent to a lockbox for processing," McEntee said. "A lockbox operation receives, through the mail, consumer bill payments and processes the payments on behalf of billing companies. Billions of bill payments are processed this way annually. NACHA is sponsoring a pilot program to convert these paper checks into electronic debits at the point that they are received by billers."

e-commerce Drives New Payments Innovations...

15/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07500979 Supplier Number: 62970650 (USE FORMAT 7 FOR FULLTEXT)  
**Legacy systems holding back incumbent telecom vendors.(Industry Trend or Event)**  
Legard, David  
InfoWorld, v22, n26, p76  
June 26, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 378

... economic dialog with customers, according to Hoffman. Few telecommunications companies in the U.S. allow bill payment online, but this model is proving popular in Asia, where electronic debits are more common, Hoffman said.

Telecommunications companies can profitably follow the model pioneered by networking...

15/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07066732 Supplier Number: 59580776 (USE FORMAT 7 FOR FULLTEXT)  
**EDS Licenses TelePay, Inc. Technology for Electronic Debit Transactions; Solution Offers Consumers Convenience and Timeliness of Payment Via Telephone.**  
Business Wire, p0189  
Feb 21, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 228

... DALLAS--(BUSINESS WIRE)--Feb. 21, 2000  
TelePay, Inc., a Dallas-based e-commerce firm providing **bill payment** and presentment via the Internet and telephone, and EDS have entered into a license agreement establishing EDS as an authorized user and provider of TelePay's patented **electronic debit** transaction technology.  
;;;The patented solution lets consumers pay a bill real...

15/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07065964 Supplier Number: 59575525 (USE FORMAT 7 FOR FULLTEXT)  
**EDS signs licensing agreement with TelePlay.(Company Business and Marketing)(Brief Article)**  
Telecomworldwire, pNA  
Feb 23, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 56

EDS has licensed TelePlay Inc's **electronic debit** transaction technology and plans to provide the system to its customers for real-time **bill payment** using ATM or debit cards.  
((Comments on this story may be sent to tww.feedback...

15/3,K/5 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05712637 Supplier Number: 50173868 (USE FORMAT 7 FOR FULLTEXT)  
**CheckFree, Visa Launch Payment Service**  
Bank Technology News, pN/A  
July 1, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Magazine/Journal; Trade  
Word Count: 1025

... banking unit, to Integrion Financial Network. Last year Integrion and CheckFree signed a 10-year **bill payment** and presentment alliance. When it acquired Visa Interactive, Integrion agreed that ePay would become a preferred method for **electronic debit** and settlement.  
"Ever since Visa began to realize that Visa Interactive wasn't going to...

15/3,K/6 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05553421 Supplier Number: 48415489 (USE FORMAT 7 FOR FULLTEXT)  
**Princeton TeleCom Brings Online Internet Bill Payment To Over 7 Million Southern California Residents**  
PR Newswire, p409LATH039  
April 9, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade



Word Count: 576

... Edison will both utilize Princeton TeleCom's Presentment Server technology. This state-of-the-art **bill payment** technology allows customers to automatically or proactively **pay** their utility **bills**. With a single click of a button, customers are assured of accurate, timely and secure payment transactions through **electronic debits** to their bank accounts via the Web. Customers retrieve summary billing information and initiate payment...

15/3,K/7 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

05412680 Supplier Number: 48211953 (USE FORMAT 7 FOR FULLTEXT)  
**Boston Gas Taps Princeton Telecom for Innovative Billing and Payments System; Utility to Offer 525,000 Customers Electronic Payment Options**  
PR Newswire, p0106LATU027  
Jan 6, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 511

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...has been selected by Boston Gas Company to support a new state-of-the-art **bill** presentment and **payment** program to be offered customers of the Massachusetts-based utility. The program allows Boston Gas customers to automatically or proactively **pay** variable monthly **bills** through **electronic debits** to their bank accounts.

15/3,K/8 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

05302296 Supplier Number: 48072710 (USE FORMAT 7 FOR FULLTEXT)  
**CARTES SHOW PROMISES BOOST IN CARD STRATEGIES**  
Retail Delivery Systems News, v2, n21, pN/A  
Oct 24, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1103

... device that works in conjunction with a smart card. Users can check balances, transfer funds, **pay bills**, make purchases and conduct **electronic debits**.

Weighing just 120 grams, the handheld device has been designed to be easy to use...

15/3,K/9 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

12930147 SUPPLIER NUMBER: 68536761 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Why do consumers pay bills electronically? An empirical analysis.**  
Mantel, Brian  
Economic Perspectives, 24, 4, 32

Winter, 2000  
ISSN: 0164-0682      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 8920      LINE COUNT: 00750

... not allow one to distinguish between consumers who pay bills electronically through automatic, preauthorized **electronic debits** and those who **pay bills** through electronic banking packages. The latter form of electronic **bill payment** gives consumers some improved ability to stop payments, which would be consistent with the above...

15/3,K/10      (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

10572872      SUPPLIER NUMBER: 53146418      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Anti-Fraud Exec Sees 25% Fewer Checks by 2001.**  
American Banker, 163, 208, NA  
Oct 29, 1998  
ISSN: 0002-7561      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 975      LINE COUNT: 00082

... initiatives such as electronic bill payments, financial electronic data interchange, and conversions of checks to **electronic debits** at the retail point of sale.

Mr. McNabb, who was chairman and CEO of BankAmerica...

15/3,K/11      (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

10418196      SUPPLIER NUMBER: 21055414      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Electronic. Subscriptions A Tough Sell.**  
Stein, M. L.  
Editor & Publisher, v131, n33, p17(1)  
August 15, 1998  
ISSN: 0013-094X      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 476      LINE COUNT: 00041

... were many questions. When Clark said that 45 million Americans currently pay their bills by **electronic debiting**, Jim Fredericks, publisher of the Hemet News, retorted: 'None of them live in Hemet.'

But...

15/3,K/12      (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

10338193      SUPPLIER NUMBER: 20941569      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Online bill payment. (CyberCash Inc) (Company Business and Marketing) (Brief Article)**  
Computerworld, v32, n26, p51(1)  
June 29, 1998  
DOCUMENT TYPE: Brief Article      ISSN: 0010-4841      LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 87      LINE COUNT: 00010

TEXT:

...in the Washington area will be able to pay various utility and other bills through **electronic debits** to their bank accounts. Consumers first will have to set up account details off-line...

15/3,K/13 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07506179 SUPPLIER NUMBER: 15735502 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Gauging the benefits and costs of automated billing.**  
Stowe, John D.  
Fortnightly, 132, n15, 30(4)  
August 1, 1994  
ISSN: 1074-6099 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2319 LINE COUNT: 00180

TEXT:

...accounts receivable. Customers often are enthusiastic because they save the time and expense associated with **paying bills** the conventional way. Yet despite the benefits that utilities and customers share, the proportion of...

15/3,K/14 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

05792221 SUPPLIER NUMBER: 11818372 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**EFT debits clear security hurdle, tackle float issues. (electronic funds transfer)**  
Gage, Theodore Justin  
Corporate Cashflow Magazine, v13, n1, p11(3)  
Jan, 1992  
ISSN: 1040-0311 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1203 LINE COUNT: 00096

... that will use electronic debits will also be using electronic data interchange (EDI) and generating **invoice** and **payment** information in the 820 format," says Cile Gierhahn, vice president of the bank. "Since the...

15/3,K/15 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

05231585 SUPPLIER NUMBER: 09358794 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Quicken. (computer program) (Home Office) (evaluation)**  
Plaut, Peer L.  
Compute, v13, n2, p28(3)  
Feb, 1991  
DOCUMENT TYPE: evaluation ISSN: 0194-357X LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 1673 LINE COUNT: 00127

... feature to save money on postage and per-check charges. (Some institutions may charge for **electronic debits**, however, so confirm this with your bank.) If you choose to print your checks, Quicken...

15/3,K/16 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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02182757

**Citicorp Offers Electronic Way For Consumers to Pay Utilities**  
American Banker May 9, 1989 p. 15  
ISSN: 0002-7561

Citicorp is offering an electronic bill - paying service called ZapCheck. The system, offered to utility firms, allows consumers to authorize **electronic debits** to their bank accounts, with participating utilities receiving **payments**. These electronic **bill payments** would be entered into the automated clearing house network by Citibank, which originated 5.3...

15/3,K/17 (Item 2 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01257859

**Pre-Authorized payment systems: the setup and the sell job.**  
CASHFLOW MAGAZINE September, 1985 p. 43-451

... sign an authorization agreement. This agreement authorizes the creditor and its designated bank to originate **electronic debits** and pre-authorized checks on the customer's account at its designated bank. Advantages of the system include: Quick, timely **payment of bills**; customers cannot arbitrarily make deductions from payments; cash is applied precisely to the correct open...

15/3,K/18 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

04781295 Supplier Number: 65272288 (USE FORMAT 7 FOR FULLTEXT)  
**Canadian firms to enable EBPP from any website.**  
Electronic Payments International, pl0  
August, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 498

... service that will allow consumers to 'click and pay' at any biller's website.

The **bill payments** transaction will trigger an automatic **electronic debit** from the customer's bank account at any financial institution, without the need for the...

15/3,K/19 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

04582819 Supplier Number: 59669073 (USE FORMAT 7 FOR FULLTEXT)  
**EBPP NOTEBOOK.**  
Item Processing Report, v11, n4, pNA  
Feb 24, 2000

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 388

EDS Licenses TelePay, Inc. Technology. TelePay, Inc., a Dallas-based ecommerce firm providing **bill payment** and presentment via the Internet and telephone, has inked a licensing deal enabling Plano, Texas-based EDS (EDS) to be an authorized user and provider of TelePay's **electronic debit** transaction technology. TelePay lets consumers **pay a bill** using ATM or debit cards. Other terms of the EDS/TelePay relationship were not disclosed. TelePay provides consumers **bill payment** via the Internet and telephone using a variety of credit card, debit card and electronic...

15/3,K/20 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

03796650 Supplier Number: 48229795 (USE FORMAT 7 FOR FULLTEXT)  
**INDUSTRY BRIEFS**  
Retail Delivery Systems News, v3, n1, pN/A  
Jan 16, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 506

... bills through a system from Princeton, N.J.-based Princeton Telecom, which allows consumers to **pay** variable monthly **bills** through **electronic debits** to their bank accounts. Boston Gas plans to offer the service to its 525,000...

15/3,K/21 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

02039512 Supplier Number: 43707252 (USE FORMAT 7 FOR FULLTEXT)  
**BANKS STAY TUNED TO VIDEO OPPORTUNITIES**  
Bank Network News, pN/A  
March 12, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1511

... is expected to offer consumers a wide range of products and services that require an **electronic debit** or credit card payment. Further, many video service providers expect to form alliances with banks or bank networks to provide for home banking and **bill payment** services right on the television screen.

Banks are now deciding if video fits in their...

15/3,K/22 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

01643065 Supplier Number: 42559744 (USE FORMAT 7 FOR FULLTEXT)  
**CREDIT UNION MEMBERS TRADE TELLER WINDOWS FOR MICROSOFT WINDOWS**  
Productivity Software, v4, n12, pN/A  
Dec, 1991

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 546

... completed instantly. Now that's easy."

Personal Bill Payer, an optional service, allows members to **pay** their **bills** electronically for a flat fee of \$5 per month. From their PCs, members can pay...

...and insurance companies --without checks, envelopes or stamps. The service can be set up to **pay** fixed-amount **bills** at the same time each month (such as rent or mortgage payments); show a 60-day history of bills paid; and make **electronic debits** from a member's account for various types of regularly-billed charges.

Both Personal Branch...

15/3,K/23 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

01511868 Supplier Number: 42146649 (USE FORMAT 7 FOR FULLTEXT)  
**Bill Payment Shifts From Neutral To The Fast Lane**  
Bank Network News, v10, n2, pN/A  
June 11, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1126

Columbus, Ohio-based Check Free Consumer Services, which markets software so customers can **pay bills** via personal computers, had processing gains of 62% in the last year. Citicorp's ZapCheck, which **pays bills** by automatically debiting customers' bank accounts, had a 50% volume increase in the last year...

...System, and Western Union's Easy Pay system also is growing. "Two-thirds of all **bill payments** in Europe are made through the preauthorized system, so it is just a matter of...

...catch on but now they are a household word. It also will take time for **electronic debits**, but we predict they will be the norm." Automated debits going through the ACH are...

15/3,K/24 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

02130691 Supplier Number: 25666620 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Nacha Extends Pilot For Debits by Phone**  
(Electronic payments association Nacha extends pilot to 9/14/00 that allows creditors to reach consumers by telephone to confirm electronic debits)  
American Banker, v 165, n 72, p 13  
April 13, 2000  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 162

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...while we review the development of permanent operating rules." Written authorization is required for recurring **electronic debits**, such as mortgage or telephone **bill payments**.

15/3,K/25 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

01573760 Supplier Number: 24282556

**VISA JOINT VENTURES CHECKFREE**

(CheckFree and Visa US are forging a partnership that aims to replace the US' **electronic bill payment and remittance infrastructure**)

Virtual Finance Report, n 6, p 6

June 01, 1998

DOCUMENT TYPE: Newsletter (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 114

TEXT:

...CheckFree are forming a joint venture in an attempt to replace the country's **electronic bill payment** and remittance infrastructure. It combines the funds transfer services of Visa's ePay **electronic debit** and settlement product with CheckFree's remittance data services. The joint venture infrastructure will work...

...in bringing together Visa (an owner of Integrion) and CheckFree (Integrion's strategic partner for **bill presentment and payment** processing). Integrion is an alliance between 17 of the nation's largest financial institutions, IBM...

15/3,K/26 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01744374 03-95364

**EFT giant takes shape**

Redman, Russell

Bank Systems & Technology v36n1 PP: 36-37 Jan 1999

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 1841

...TEXT: conquered that environment. We [the EFT industry] still have a long way to go in **electronic debit**, but we have even further to go in the check environment. I think that's...

...line transaction. BS+T: How might the regional EFT networks enter such areas as **electronic bill presentment and payment**? CONGEMI: What we have in the shared EFT systems is connectivity to the demand deposit...

15/3,K/27 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01436021 00-87008

**Electronic bill paying shows signs of soaring**

Orr, Bill

Sylvia Keys

19-May-05 03:31 PM

ABA Banking Journal v89n5 PP: 42-50 May 1997  
ISSN: 0194-5947 JRNL CODE: BNK  
WORD COUNT: 2351

...TEXT: its els Electronic Lockbox Service to include a pay-by-phone option along with direct **electronic debits** . Now the firm has teamed up with providers of related Internet services to offer the country's first all-electronic **bill** presentment and **payment** service over the Internet. The new service was scheduled to

15/3,K/28 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00296544 85-36978  
**Hollywood Fed Enriches Phone Pay Plan**  
Hawk, Kathleen  
United States Banker v96n10 PP: 65-66 Oct 1985  
ISSN: 0148-8848 JRNL CODE: USI

...ABSTRACT: Association is now offering InTouch banking, which is an expanded version of the bank's **Bill -o-Matic bill - paying** program. With the use of the new program, the customer can check an account balance or the status of a specific check. The InTouch system will: 1. implement immediate **bill payments** , 2. deal with recurring payments or advance payment orders, 3. transfer funds to accounts within...

...investment rates by telephone. The service also includes an annual statement of: 1. telephone and **electronic debits** , 2. direct deposits received, 3. transfers, and 4. a statement of account activity. The bank ...

15/3,K/29 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

13101425 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NACHA Approves Rules for Consumer Electronic Payments by Telephone**  
PR NEWSWIRE  
October 02, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 584

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the NACHA work group that developed the new rules. "For example, a consumer needing to **pay** a **bill** to avoid a late fee or service interruption would have an alternative to mailing a...

15/3,K/30 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

12071200 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Optus/TelPay Alliance Lets People Pay Bills On-Line: Agreement Gives Optus The Widest Array of On-Line Bill Payment Options in Canada**  
CANADA NEWSWIRE



July 24, 2000  
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 729

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... line bill from any biller's website. The bill payment transaction will trigger an automatic **electronic debit** from the customer's bank account at any financial institution, without the need for the...

15/3,K/31 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

11873700 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EPOST becomes first in Canada to offer single access point for electronic bill presentment and payment with any Canadian financial institution**  
CANADA NEWSWIRE  
July 10, 2000  
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 633

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a customer-initiated debit from any Canadian financial institution. EPOST users can pay bills via **electronic debit** in their secure Electronic Post Office Box (EPOB), and also choose to receive all of...

15/3,K/32 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

09696025 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EDS: EDS licenses Telepay, Inc. technology for electronic debit transactions: Solution offers consumers convenience and timeliness of payment via telephone**  
M2 PRESSWIRE  
February 22, 2000  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 259

... a license agreement establishing EDS as an authorized user and provider of TelePay's patented **electronic debit** transaction technology. The patented solution lets consumers **pay a bill** real-time using ATM or debit cards.

Scott Walker, TelePay chief executive officer, commenting on...

15/3,K/33 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

09317003 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**What's In and What's Out in 2000**  
BUSINESS WIRE  
January 20, 2000  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1195

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... is to change the bill paying habits of consumers away from the paper check to **electronic debit**. This objective can be accomplished by providing consumers with information and an opportunity to sign...

**15/3,K/34 (Item 6 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

08927569 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**India: Pune Telecom plans Internet services**  
BUSINESS LINE  
December 31, 1999  
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 359

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Manager, Finance, said that Pune Telecom is also starting electronic debit clearance scheme (ECS) for **payment** of telephone **bills** in collaboration with the State Bank of India.  
This facility would be launched by January...

**15/3,K/35 (Item 7 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

08915263 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Pune Telecom to launch Internet service in March**  
A Staff Reporter  
TIMES OF INDIA  
December 30, 1999  
JOURNAL CODE: WTIN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... ambitious project to be implemented by January next is the electronic debit clearance scheme for **payment** of telephone **bills** in collaboration with State Bank of India. Under this scheme, customers have to give standing...

**15/3,K/36 (Item 8 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

04349069  
**Electronic banking: they like it, we don't**  
Ross Gittins  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AGE) , p13  
February 17, 1999  
JOURNAL CODE: WTAG LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 119

... in our lives. The best way to pay regular bills though is through

an automatic **electronic** **debit**

15/3,K/37 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

03842452 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Anti-Fraud Exec Sees 25% Fewer Checks by 2001**  
SECTION TITLE: Technology  
STEVEN MARJANOVIC  
AMERICAN BANKER , v163, p12  
October 29, 1998  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 911

... initiatives such as electronic bill payments, financial electronic data interchange, and conversions of checks to **electronic debits** at the retail point of sale.

15/3,K/38 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.  
02464122 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EDS Ready to Unveil Internet-Based Billing Service**  
Alan Goldstein  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DALLAS MORNING NEWS)  
August 10, 1998 9:1  
JOURNAL CODE: KDMN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the billers, and the system also would allow for electronic debits from bank accounts to **pay** the **bills** .

EDS says one of the greatest advantages of its product is that customers would be...

15/3,K/39 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2005 Business Wire. All rts. reserv.

00201868 20000224055B7557 (USE FORMAT 7 FOR FULLTEXT)  
**Automated Bill Payment Is a Great Way To Pay Bills**  
Business Wire  
Thursday, February 24, 2000 13:51 EST  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 705

...in its ninth year of operation, the objective of the project is to change the **bill paying** habits of consumers away from the paper check to **electronic debit** . This objective can be accomplished by providing consumers with information and an opportunity to sign...

15/3,K/40 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2005 American Banker. All rts. reserv.

0226909

**\* Anti-Fraud Exec Sees 25% Fewer Checks by 2001: Prediction Is Based on  
Electronic Bill Payments, EDI, Debit Card Use**

American Banker - October 29, 1998; Pg. 12; Vol. 163, No. 208  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 926

BYLINE:  
By STEVEN MARJANOVIC

TEXT:  
...aggressive," the projection is based on rapid growth of  
relatively new initiatives such as electronic bill payments , financial  
electronic data interchange, and conversions of checks to electronic  
debits  
at the retail point of sale.  
Mr. McNabb, who was chairman and CEO of BankAmerica...

15/3,K/41 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2005 American Banker. All rts. reserv.

0099578

**New Player in Electronic Bill Paying: Pittsburgh National's ZipCheck  
Settles Utility Accounts**

American Banker - June 28, 1989; Pg. 6; Vol. 154, No. 125  
WORD COUNT: 559

BYLINE:  
By YVETTE D. KANTROW

TEXT:  
...gas, electric, water, telephone, and cable television  
companies, and other consumer service providers. With electronic bill  
payment products, consumers authorize electronic debits to their bank  
accounts each month, and participating utilities receive payment on a set  
date...

15/3,K/42 (Item 3 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2005 American Banker. All rts. reserv.

0057258

**Clearing House Speeds Return of Dishonored Items**

American Banker - November 13, 1986; Pg. 1; Vol. 151, No. 224  
WORD COUNT: 664

BYLINE:  
By TOM FERRIS

TEXT:  
...the night cycle of the network to centralize

funds from remote accounts. These firms issue **electronic debits** against their accounts at banks around the country, and by the following morning the funds have been consolidated in the lead bank, where they can be invested or used to **pay bills**.

According to the Fed proposal, a \$1 million cash concentration debit, which currently costs less...

15/3,K/43 (Item 4 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2005 American Banker. All rts. reserv.

0055564

**Fed Proposes Hefty Surcharge For Some Electronic Payments**

American Banker - September 11, 1986; Pg. 3; Vol. 151, No. 178

WORD COUNT: 823

BYLINE:

By TOM FERRIS

TEXT:

...the night cycle of the network to centralize funds from remote accounts. These firms issue **electronic debits** against their accounts at banks around the nation, and by the following morning the funds have been consolidated in the lead bank, where they can be invested or used to **pay bills**.

The Fed welcomed the possibility that its plan might drive big payments out of the...

15/3,K/44 (Item 5 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2005 American Banker. All rts. reserv.

0047033

American Banker - November 15, 1985, Friday; Pg. 10

WORD COUNT: 173

TEXT:

... of Maryland and Exxon Company U.S.A. have teamed up to create a telephone- **bill - payment** arrangement. Under this "electronic lockbox" setup, Exxon customers begin payment by making a phone call that authorizes an **electronic debit** through the automated clearing house network. Invoice data also can be transmitted to Exxon so...

15/3,K/45 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00341251 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CheckFree, Visa launch payment service**

Cerne, Frank

Bank Technology News, v11, n7, p1,8+, Jul 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00957

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... banking unit, to Integrion Financial Network. Last year Integrion

and CheckFree signed a 10-year bill payment and presentment alliance. When it acquired Visa Interactive, Integrion agreed that ePay would become a preferred method for **electronic debit** and settlement.  
"Ever since Visa began to realize that Visa Interactive wasn't going to...

15/3,K/46 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2005 The Dialog Corp. All rts. reserv.

04571823

**Digital Payments Being Adopted At Record Pace**

Retail Delivery News

October 11, 2000 VOL: 5 ISSUE: 21 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1192

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

**TEXT:**

...have  
been used, NACHA estimates that over 25 million retail checks will be converted into **electronic debits**.  
Many companies have begun moving towards implementing electronic checks.  
Telecheck Services Inc., a subsidiary of...time, all Bank of America retail-banking customers will have the opportunity to receive and **pay** their **bills** at the Web site of the nation's largest bank in addition to managing other...  
...based Killen and Associates Inc., a research firm specializing in EBPP, estimates the average consumer **pays** 16 repetitive **bills** each month. The number of households that **pay** those **bills** electronically is expected to grow from 3 million today to 15 million by 2002 according...

...progress to be made in areas where checks are still extensively used, such as consumer **bill payment** and retail purchases, according to NACHA's McEntee.

(Elliot McEntee, Stephen Schutze, NACHA, 703/561...site, according to Digital, allows consumers to check balances, transfer money, access transaction history and **pay bills** on-line. The site retains the individual user's language preference, setting it to the...

15/3,K/47 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04571630

**NACHA OKAYS RULES FOR PHONE-BASED CONSUMER E-PAYMENTS**  
EFT Report

Sylvia Keys

19-May-05 03:31 PM

October 4, 2000 VOL: 23 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 511 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...amendment to the NACHA Operating Rules that will  
allow consumers to authorize over the telephone **electronic debits** to  
their  
accounts to pay for goods or services. The rules will take effect  
September...

...debit authorizations to be  
in writing, and signed or similarly authenticated. While useful for  
recurring  
**bill payments** for mortgages, insurance premiums,  
utilities and other recurring payments, a written authorization can  
be  
cumbersome...

...demand from financial institutions as well as merchants to have a  
service like  
this."

"An **electronic debit** authorized over the telephone is an easy  
and  
convenient option for consumers to make one...

...the NACHA work group  
that developed the new rules. "For example, a consumer  
needing to **pay** a **bill** to avoid a late fee or service  
interruption would  
have an alternative to mailing a...

15/3,K/48 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00040017

**ONLINE BANKING TO OFFER RETAIL, WHOLESALE OPTIONS: PAYMENT PROCESSORS,  
VANS DISCUSS CONNECTION**

CORPORATE EFT REPORT

March 4, 1998 REPO VOL: 18 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1325 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...suite this year, she adds.

Columbus, Ohio-based CheckFree Corp. [CKFR], which will handle  
electronic **payment** processing and **bill** presentment for Integrion,  
already has a subscriber base of its own of 200,000, of...

...forward, the challenge  
will be to expand the billing and remittance formats to accept  
detailed **invoicing** and variable **payments** adjusted for such things as  
discounts, spoilage and returns.

"The basic infrastructure is the same...

Sylvia Keys

19-May-05 03:31 PM

...year of both the MSFDC and Integrion home banking systems will focus on retail electronic **bill** presentment and **payment**, CheckFree already is positioning itself to be ready with a more sophisticated application for business-to-business **invoicing** and **payments**.

CheckFree is developing electronic invoice presentment and related electronic payment capabilities to facilitate "a biller..."

...is almost as attractive as the consumer market. Consumers make an estimated 15 billion recurring **bill payments** annually -- for such things as utility **bills** and mortgage **payments** -- according to analyst Gary R. Craft, with BancAmerica Robertson Stephens [BAC] in San Francisco. Craft...

...98 from Microsoft.

For now, however, the only small business accounting software able to initiate **bill payments**, or facilitate online banking, directly with either network is Intuit's QuickBooks.

CheckFree interfaces with...presentment at the MSFDC site. Payment is made by authorizing the biller to initiate an **electronic debit**, offering no guarantee of funds. (Lynn Busing, CheckFree, 770/248-4202; Gary Craft, BancAmerica Robertson...

...business electronic commerce (EC) is poised to grow dramatically, while consumer acceptance of online banking, **bill payment** and investing remains a tough sell, say two new surveys.

EC sales could double in...

15/3,K/49 (Item 4 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2005 The Dialog Corp. All rts. reserv.

00000690

**POSTAL SERVICE READIES RETAIL LOCKBOX SERVICE**

ITEM PROCESSING REPORT

April 25, 1996 VOL: 7 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 455

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...low bank balance.

Customers who sign up for CIPS through their utility or phone company **pay bills** when they're ready by mailing the post card enclosed with their statement. Each card...

...much murkier. "You hear: 'We've honed our check operations so that -- even considering the **electronic debits** that we do today, or pay-by-phone -- checks are still the least expensive method...

?